Memorial

of

The Civil Service Association.

To the Honourable the Royal Commissioners, appointed to enquire into matters pertaining to the Civil Service of Canada:

Gentlemen:—

The members of the Civil Service Association desire in this way to testify to their satisfaction upon the appointment of a Commission to deal with matters affecting their general interests, as well as to their confidence in the sincerity of purpose and in the instincts of justice which will mark the conduct of your work. They appreciate the difficulties of your task, and cheerfully proffer any assistance which they may be able to render in the gathering of the vast mass of information upon which you must base your final judgment.

Membership.

The Civil Service Association is composed of members of the so-called "Inside Service" residing in Ottawa. On its roll of membership it has 1784 names, representing all classes in the various Departments of Government at the Capital. The recommendations in the subjoined memorandum have not only been prepared with patient care by the Executive Committee, but have also the specific approval of the members of the Association. Throughout it has been the aim of the Association to make no requests which were not founded in reason, and to present its views in a spirit of moderation and, it is hoped, not without dignity.

Position of a Civil Servant.

It may not be amiss at the outset to emphasize the somewhat unique, and generally misunderstood, position of a Civil Servant. He practically gives up his life to the service of the country. The training which his work gives him, instead of increasing his marketable stock of skill, practically unfits him for other employment, although rendering him increasingly valuable to the State. Hence, unless he has some technical accomplishment, the loss of his position in the Civil Service is most serious. He cannot go to other governments and present his credentials of experience. Once having given up the earlier years of his life to the Civil Service he must remain there, or face the world heavily handicapped. The recognition of these important facts should therefore underlie any consideration which may be given to his case, and should at the same time preclude ordinary comparisons. These facts should suggest the need of such amelioration of existing conditions as would make the Civil Service a career attractive to the young and gifted.

His Civic Obligations.

The Civil Servant, it must not be forgotten, is also a citizen, and as a citizen must assume his proper share of the burdens and responsibilities of the civic community. The income of other citizens has increased with the increased cost of living, but the salaries of Civil Servants have remained the same for practically the last forty years, except for a slight adjustment in 1903. He, therefore, finds it increasingly difficult with each succeeding year to take his proper position as a citizen, to discharge his obligations as such, and so to preserve the respect of the community of which he is a component part. Should this condition of affairs be continued, the result will be that the Civil Servant, hitherto identified closely with the public and private life of the City, will be debarred from such positions and activities as are becoming to an intelligent and cultured citizen

Dependent upon his Salary.

As things are, the Civil Servant not only gives up his life to the service of his country, as has been said, but he must provide for every contingency, as well as for the best interests of those who may be dependent upon him, out of what is paid to him from the public treasury. It is only by the exercise of prudence and, sometimes, rigid self-denial, that he can do this in a modest way. Under existing conditions, having regard to the continuous increase in the cost of living, he finds the struggle growing harder and harder. Is it, therefore, surprising that he should view with deep personal interest the creation of a Commission to inquire dispassionately and thoroughly into matters affecting his material welfare?

The Civil Service Act.

The operations of The Civil Service Act are best understood by Civil Servants; they know both its advantages and its drawbacks, as the result of daily experience. The members of the Civil Service Association, therefore, accepted with gratitude your

kind invitation to make whatever suggestions they deemed advisable with respect to that measure. They herewith submit the results of their deliberations, confident in the justice of their claims and in the moderate nature of their representations, confident, too, in your disposition to give them fair and full consideration:

PROMOTIONS.

The Academic Examination.

We feel strongly with regard to what may be called the academic examination prescribed by The Civil Service Act. To expect that men who have been many years out of school and unused to study, and who, in the meantime, have given their time to the work of the Public Service, should go before a Board and submit to a somewhat severe test—for everything, it must be remembered, is comparative—in the technicalities of Grammar, Composition, and other branches of study, is at once unfair and unnecessary; for such an examination is not, in any real sense, an adequate test of their fitness for promotion. Under such a system it is a matter of common knowledge that men officially incompetent and undeserving have been advanced, while honest merit and efficiency plodded along without recognition, but not without a sense of unmerited injustice.

We have considered the whole matter with care, and now beg to recommend:—

Recommendations.

1. That the promotion examination prescribed by Clauses 22, 23, 24, 25, 26, 27, 28 and 29 of the Civil Service Act of 1882 be abolished.

2. That hereafter all promotions shall be made in each Department solely upon the recommendation of the Deputy Minister, and that such promotions shall be based upon merit and seniority, other things being equal.

3. That the Deputy Minister shall prescribe a written examination for all candidates for promotion, such examination to have reference only to duties of office.

4. That the Civil Service Association desires to discourage the exercise of any influence whatever from without the Departments in relation to promotions.

CLASSIFICATION.

Organization of Departments.

The Civil Service Act of 1882 was a measure prepared with considerable care. It was patterned after the Imperial Act, although not following it in all respects. It has obviously served the purpose of producing a highly organized service, and to that extent it should be commended; but twenty-five years of experience has demonstrated that it is not a perfect measure. Among the clauses that might be improved are those in relation to classification, based upon the theoretical organization of Departments. In this regard it has for some years worked injustice to some Civil Servants, and unless a remedy is applied it must continue to do harm in an intensifying degree.

Original Theory.

The organization of Departments in 1882, was based upon the requirements of that time. The staffs were divided, starting from the top, something like this:—3 Chief Clerkships, 6 1st Class Clerkships, 12 2nd Class Clerkships, and 24 3rd Class Clerkships. To each class a minimum and maximum rate of remuneration was fixed. Promotion from one class to another was made largely dependent upon a vacancy arising in the ranks above. For example, not one of the 6 1st Class Clerks could attain to a Chief Clerkship until one of the three in the class above should by reason of death, disability or retirement, disappear from the Civil Service List. The same was true of the classes below.

Looked at from the standpoint of a stationary Department, constituted in numbers like the hypothetical case to which allusion has just been made, it will be seen that there was no reasonable hope, if the original organization was adhered to, of all the 24 3rd Class Clerks ever reaching the topmost rank. Indeed, measured by the actuarial expectation of life, some of them would inevitably pass the three score years and ten without enjoying either the rank or the emolument of a 2nd Class Clerk. Thus, the theoretical organization, in fixing a limit to the number of clerkships beyond the elementary grade, would work unintended injustice in a Department having an unchanging number of clerks; but when applied to a rapidly growing Department, the injury it was capable of inflicting became relatively greater. In practice, that is precisely what has in some Departments happened. Take the Post Office Department as an illustration:—In 1882, the permanent staff was made up as follows:

Results of Experience.

A Striking Case.

Chief Clerks, 7; Technical Officers, 1; 1st Class Clerks, 7; 2nd Class Clerks, 16; Junior 2nd Class Clerks, 35; 3rd Class Clerks, 44; Messengers, 5. Total 115.

To-day there are:—Chief Clerks, 10; 1st Class Clerks, 19; 2nd Class Clerks, 42; Junior 2nd Class Clerks, 129; 3rd Class Clerks, 103; Messengers, Packers and Sorters, 26. Total, 329.

Of these, 5 First Class Clerks, 11 2nd Class Clerks, and 47 Junior Second Class Clerks are now at the maximum. Within four years 21 additional Second Class Clerks and 37 Junior Second Class Clerks will also have reached the top of their class.

Out of the too strict adherence to the theoretical organization of Departments, and the rapid increase of work imposed on the permanent staffs, has grown the necessity for the employment of the very large number of extra clerks now in the Service. Extra Clerks.

There ought to be some remedy for the discouraging situation above indicated, and we beg most earnestly, therefore, to recommend:—

1. That in view of the large expansion of public business, clause 6 of the Civil Service Act be applied in a more liberal spirit than heretofore with respect to the theoretical organization of Departments. Recommendations.

2. That it should be possible for every deserving, faithful and properly qualified Civil Servant to pass, subject to the proposed amendments with respect to promotions, to at least the maximum of a First Class Clerkship.

3. That it would be a distinct encouragement to the best efforts and proper ambitions of Civil Servants to increase the number of offices above the rank of Chief Clerkships, wherever and whenever the magnitude and character of the work of a Department would justify such a course.

4. That a separate class be established, composed of professional and technical officers whose work cannot be done without knowledge of a professional or technical nature acquired through special studies not provided for in the Civil Service Qualifying Examination.

5. That in view of the fact that in some of the Departments certain officers whose duties are distinctly of a technical character are classified as clerks, it is desirable a separation should take place and they be attached to the technical class in which they properly belong.

6. That the provision for permanent messengerships be restored.

SUPERANNUATION AND RETIREMENT.

This Association deems it its duty to direct attention to the general question of Superannuation and Retirement of officials.

In 1898 the provisions of the Acts relating to the grant of superannuation allowances to Civil Servants were made inapplicable to all entrants into the Service after that date. In lieu thereof, an Act was passed providing for the "Retirement of Members of the Civil Service," in virtue of which a five per cent. deduction was to be made from the salary of each Civil Servant to whom the terms of the Act should apply; said deductions to be accumulated at *four* per cent. interest, compounded semi-annually, and held in trust for such Civil Servant until the time of his retirement from the Service, whensoever the same might occur. Retirement Act.

The passage of this Act has affected the destinies of a large number of individuals; at Dec. 31, 1906, 2,573 Civil Servants came within its scope, as compared with 2,324 who were then members of Superannuation Funds Nos. 1 and 2. At the present time, probably upwards of 3,000 persons are primarily affected,— or considerably more than 50% of the classified Service. In view of these circumstances, it is evident that if the operation of the Retirement Act be as detrimental to the Public Service as it is certainly detrimental to the interests of its members, it cannot too soon be replaced by a measure which shall have regard to the interests of all. Number Affected.

Although the enactment in question was designed as a substitute for superannuation, the practical effect of it has been to abandon the superannuation principle in fact as well as in name. In no sense can the Retirement Fund be said to do duty for a superannuation fund; even were the deduction from salary made much greater than five per cent., and a rate of interest of more than four per cent. allowed, the transaction would still be essentially a savings bank provision. The chief functions of a superannuation system are to secure efficiency and permanency of service to the State, and to make decent provision for the declining years of those who have served worthily. Neither of these objects will be attained by the Retirement Act or by any savings bank system, howsoever called. Efficient employees having no reward before them to be gained by persistency of service, are free to choose their own time of withdrawal, while at the same time there are the usual constraints put upon the inefficient to remain. As to the other object of a superannuation system—providing for the old age of employees—it is certain that the present Act will fail of that end, as will presently be shown. Aside from this, moreover, there is something contrary to the principle of superannuation in paying out a single sum, which, even though the commuted value of an adequate pension, is manifestly subject to risk in a way that an annual or quarterly allowance can never be. Provision Inadequate. Object of Superannuation.

If, however, the single payment at retirement be itself insufficient to provide for the retirant's declining years, an additional grave defect is shown. A glance at the state of the Retirement Fund as at Dec. 31, 1906, will show at what a slow rate the Fund is *relatively* increasing. At the date referred to, 8½ years had elapsed since the inaugaration of the Fund, the number of members was 2,573, and the total amount to their credit was Objections to Retirement Fund.

$394,027.52; or only $153.14 per member. But the figures in the following short table furnish better evidence of the meagre amounts which after long periods of service will fall to the rank and file of officials:—

Range of Salary.	Period of Service.			Annuity purchasable by retirement payment (35 years service) at, say, age 65.	Superannuation Allowance Funds I and II (35 years service).
	25 years.	30 years.	35 years.		
I. $500 to $1,500	$2,110	$2,980	$4,030	$443	$1,050
II. 900 to $1,900	2,760	3,870	5,220	573	1,330
III. 900 to $2,400	2,800	4,160	5,710	627	1,680

NOTE.—The above ranges of salary are chosen as being on the average more or less typical. In cases I and II, salaries are assumed to increase by $50 each year until the stated maximums are reached; in case III, by $50 annually for the first 16 years, and thereafter by $100 annually up to the $2,400 limit.

Comment upon the above figures is needless. Such meagre accumulations after a lifetime of service can in no sense be regarded as sufficient for modern needs. It should be considered, too, that the deduction from the employee's salary is a forced one. To this there could be no valid objection if it rested upon some broad ground of public policy, and were equally beneficial to all concerned. Yet no employer of labour less powerful than the Government itself could hope to exact from its employees forced contributions to a savings bank scheme—or in other words, compel them to take a four per cent. investment when they could themselves invest safely at from five to six per cent.

The principle generally recognized.

On the other hand, all the important civilized Governments of the world, with one known exception, maintain superannuation systems. The British Government, as is well known, maintains, at its own sole cost, a liberal superannuation system, and the Indian Government grants exceedingly liberal retiring allowances. The exception referred to is the United States Government—an exception which is the logical outcome of a non-permanent civil list, and the operation of the "Spoils System." It is instructive to note that with the gradaul dying out of that system, the agitation for civil pensions is increasing, and that there, too, the end is in sight. Banks, railway companies and industrial corporations of all kinds now provide effectively for superannuation, oftentimes largely at their own cost, and some of the most enlightened governments of the world are earnestly desirous of granting old age pensions to the general population. In Australasia, and under another form in Germany and Belgium, a broad application of the pension idea is now in actual operation. The Canadian Government too has its special pension funds for the militia, the North-West Mounted Police and Intercolonial Railway employees. Why not for its other permanent employees also?

Contribution to Fund.

This Association, after examination of various superannuation systems, both national and private, finds in all of them a recognition of the principle that the cost should not be borne by employees alone.

The Civil Service Association, therefore, desires to place on record its earnest desire for a liberal and comprehensive superannuation scheme.

Provision for Old Age.

It is obvious, however, that the wishes of every Civil Servant in this matter tend in two directions: If he could be certain of old age, continued years beyond the period of active service, his interest would centre in a pension which would provide for his necessities. On the other hand, if he could foresee the closing of his career before he should enjoy the benefits of superannuation, or within a short time after his retirement, his natural concern would be for those dependents whom he would leave behind. It is manifest, therefore, that a scheme embodying both the pension and provident features would exactly meet the need of Civil Servants.

Provident Fund.

Happily, such a measure has been worked out by various institutions in Canada and by the Governments of other countries. The suggestion, therefore, does not involve anything that is either novel or impracticable.

Recommendations.

Without going into details, which are capable of being developed with accuracy by the actuaries of the Government, the Association desires to declare in favour of a general measure which should secure, based on adequate abatements, supplemented by a reasonable contribution by Government:

1. A reasonable provision for Civil Servants in their old age.

2. Provision for their dependents in the event of their death either prior to or within a short time after their retirement from service.

It should, in connection with such a measure, be provided that Civil Servants now under Superannuation Funds Numbers 1 or 2, as well as those contributing to the Retirement Fund of 1898, be given the option of coming within the scope of the proposed new Act.

It would appear to us to be expedient that a Civil Servant who has contributed to the Superanuuation Fund for 35 years, and who has reached the age of 60 years, should have the privilege of retirement.

It is desirable that serious consideration should be given to the case of members of the Civil Service who, before appointment to the permanent service, were continuously employed either at Ottawa or elsewhere for a term of one year or upwards, and who, upon payment of the superannuation abatements for such term might be granted the right of having the said term included in the period of service upon the basis of which superannuation is computed. The same privilege should, of course, be extended to future entrants to the permanent Service.

With regard to the Civil Service Insurance Act, this Association earnestly begs that: Insurance.

1. The limitation of insurance on the one life be raised to not less than $5,000.

2. The privilege of insurance be extended to female members of the permanent Service.

3. Section 16 of the Civil Service Insurance Act be repealed.

4. Non-permanent employees, whose duties are of a permanent nature, should be permitted to take out policies under the Civil Service Insurance Act.

PROFESSIONAL AND TECHNICAL OFFICERS.

This Association is convinced of the general advantage that would accrue from placing professional and technical officers in the Civil Service upon a clearly defined classified standing. Need for Classification.

The tendency of the time is unquestionably towards specialization. Manufacturing, industrial and transportation interests all have their technical and professional branches, such as the various kinds of engineers, legal, medical, chemical, and other scientifically skilled persons—not to speak of the more special attainments closely allied to the conduct of special businesses—who receive remuneration commensurate with their special expert or technical knowledge and skill. It is a matter of common knowledge that in the world of business such persons are distinguished from ordinary clerical workers, and that recognition is given to the expenditure of time and means necessary to the attainment of the qualifications which they possess. Conditions in the world of business.

In so far as the Government is an employer of technical and professional persons, it is in all essential respects in a similar position. The proper performance of the public business of the country requires that technical and professional officers of the best training and highest ability should be secured and retained in the Service, which can be done only by approximating the conditions of their employment to the conditions which obtain in general business. Furthermore, it is an injustice to the regular classes of the Service that such officers should be permitted to remain in the ordinary grades. It is well known that, as a matter of fact, in many departments the presence of such officers in the usual grades obstructs the advancement of the regular clerical staff. Disadvantages of the present system.

This Association, therefore, upon a review of all the features involved, is clearly of the opinion that the well-being of the public service, of the professional and technical officers themselves, and likewise of the regular staff, makes it desirable that a special system of classification should be applied to the officers in question; and a recommendation to that effect has accordingly been made under the head of "Classification" proper. On account, however, of the diversified nature of the duties of such officers in the Service, and the widely differing situations in individual Departments, the Association recognizes the difficulties of indiscriminately applying the system of classification to all—a consideration which has not been lost sight of in the recommendation referred to above. Conclusions.

TEMPORARY EMPLOYMENT.

Section 94 of The Civil Service Act contemplated the employment of clerks and others to meet the "temporary pressure of work" in the various Departments. In the application of that provision, however, there developed in the Service an abnormal condition of things, quite out of keeping with the simple original purpose. There are to-day in the employment of the Federal Government at Ottawa approximately 500 male and 300 female extra employees, apart from professional or technical officers and messengers on a similar basis.

These persons although employed in the first instance to meet "the temporary pressure of work," have, owing no doubt to the rapid increase of public business, been assigned to work of a permanent character, as will be seen from the fact that 32 have been in the Service for over 20 years, 133 for between 5 and 20 years, and 648 for less than 5 years. Of this last mentioned number, 350 have served for 1 year or less; 115 for from 1 to 2 years; 81 for from 2 to 3 years; 59 for from 3 to 4 years, and 43 for from 4 to 5 years.

This anomalous situation is aggravated by an absolute lack of uniformity in the treatment of these employees. For example, in the Department of Public Works, they

have been given a classification very similar to that of the permanent staff, while in other Departments they remain unclassified—a condition sadly obstructive of the growth of *esprit de corps*.

The same absence of a rule is found in relation to salaries. Male clerks are paid annual amounts varying from $500 to $2,000, while female clerks receive from $456.35 to $850. This difference of amount no doubt arises in some degree from the nature of the work performed; but it emphasizes the need of a systematic treatment of this large class of public servants.

We realize the difficulties which will arise in any efforts that may be made to improve this situation; but it appears to us that the matter is in every respect worthy of courageous, prompt and comprehensive treatment. It is obvious, for example, that employees who form a part of the permanent working staff of a Department should cease to be dealt with as though they were employed in accordance with the spirit of clause 94 of the Civil Service Act, while those who, for adequate reasons, could not be attached to the fixed staff, should, in respect of classification, be dealt with in a manner conformable to their actual station.

The Association therefore recommends that extra employees, whose work has for the past two or more years been of a regular Departmental nature, should be made permanent.

It is also deemed desirable that a system be adopted with respect to those who might not, for sufficient reasons, be dealt with as above suggested, under which they would be subject to the regulations applicable to Civil Servants on the permanent staff, and enjoy equal rights with respect to salary increases, superannuation, insurance, etc.

SALARIES.

To the question of salaries the members of this Association have given long and careful consideration. Having regard to the views already advanced with respect to the position of a Civil Servant, it will be seen that this matter is of paramount importance to each one of us. Yet we desire to avoid the reproach of appearing before you in what might be regarded as a very selfish light. That is to say, we prefer to rest our request for consideration upon the stern and irresistible logic of economic facts, rather than to make specific demands. Our view is that if conditions which determine the cost of living have so changed since the existing scale of salaries was established as to make our needs obvious then your course in the premises is clear and renders unnecessary any particularized representation on our part.

Hence we have devoted much attention to the collection of irrefutable evidence with respect to the cost of living. We appear in this matter in the attitude of witnesses to the truth of important facts; your function is that of judges, and we desire to avoid even the appearance of usurping your privileges. But should you wish for a declaration of views upon the matter of salaries, we will gladly bring them definitely to your notice.

The Civil Service Act of 1903, although intended as a remedy, or partial remedy for the inadequate salaries paid to Civil Servants, fell short of that aim in two respects:—

A.—The increases authorized were in most instances too low, even had they been put into immediate effect for all members of the Service. The following are the increases authorized for the minimum salaries of each class:

	Former Minimum.	Minimum by Act 1903.	Per cent Increase
Chief Clerks	$1,800	$1,900	$5.55
First Class	1,400	1,500	7.14
Second Class	1,100	1,200	9.09
Junior Second Class	600	800	33.33

Upon the passage of the Act all clerks who were receiving the minimum salary in any class were increased as above, but they alone received any immediate benefit from the operation of the Act. True the maximum limit of each class was also raised, but as it was possible to reach it only by the usual method of the $50 annual increments, there was of necessity a considerable lapse of time before even those persons who had previously stood at the maximum of classes could feel any appreciable benefit from this provision.

B.—For all those members of the various classes who at the date of the passing of the Act stood at salaries intermediate between minimum and maximum (comprising naturally the great majority of the Service) there was absolutely no relief provided, either immediately or for the near future, and even now, after a lapse of almost four years, there remain 124 persons, or nearly one-eight of the whole clerical service, who have as yet received not one cent additional salary through the operation of the Civil Service Amendment Act of 1903.

COST OF LIVING.

The question of the cost of living is, on the whole, the most basic of all the problems with which the Civil Service as a class has been called upon in recent years to deal. The pronounced advance in general prices, which has undoubtedly taken place in the past decade, has borne with increasing heaviness upon all, and has been the cause of widespread dissatisfaction, discomfort and embarrassment, the Civil Service belonging, in a peculiar degree, to the class by which the prevailing conditions—those of an era of almost unprecedented industrial and trade prosperity—have been most severely felt. In view of the paramount importance of the question to the welfare and happiness of its members, and in view of the unsatisfactoriness of general statements in such a matter, the Asso-

ciation has felt it to be among the first of its duties to make a detailed examination of existing conditions in order to obtain definite and comprehensive data on the subject and, by subjecting the same to careful arrangement and analysis, to endeavour to arrive at an authoritative result. The Association begs leave to present hereunder, for the consideration of the Commissioners, the more important findings of its investigation.

NATURE AND SCOPE OF THE INVESTIGATION.

A word of explanation as to the method adopted by the Association in carrying out its investigation and in presenting the material collected will first be necessary.

The design of the Association included the collection and presentation of a body of statistics which would illustrate, in accordance with a thoroughly comprehensive plan, the relative cost of living in the city of Ottawa during the opening week of June of the present year and the same period of 1897, or exactly ten years ago. The work of collecting and collating these statistics divided itself naturally into two main parts, in accordance with the varying nature of the information sought. In the first place, the question of general retail price tendencies had to be dealt with; in the second place, a number of other considerations, almost as important, but not properly to be included under the general heading of prices, such as rentals, wages, interest, etc., called equally for investigation. In connection with the former, a list was compiled of the commodities which enter most prominently into cost of living, with the idea of securing a series of comparative retail quotations at the two dates named. The list includes meats, fish, poultry, provisions, groceries, fruits, dry goods, clothing, furs, leather goods, furniture, house furnishings, hardware, woodenware, crockery, fuel, lighting, stationery, drugs, jewellery and other classes of goods. Though extended, the list does not claim to be minute; it does claim, however, to be thoroughly representative of the principal commodities of consumption, and to omit no class which commonly involves expenditure to the average civil servant. Under the second heading, the investigation covered rentals, including land valuations, building, taxation, and board and lodging; wages of labour, professional services and education; and interest and insurance.

As to the manner of presentation, it was thought that with a statement sufficiently comprehensive, the approximate movement of prices would be indicated without elaborate analysis, especially as it developed in the course of the inquiry that, in the case of practically all of the leading staples, the general tendency of prices lay unmistakably in the same direction. In order, however, that the final return might be as exact and succinct as methods available would allow, the Association has applied to these statistics a system of "weighting" (i. e., of taking into account the relative importance of the several commodities as entering into cost of living) in accordance with the plan approved by leading authorities on the subject, viz., by estimating the cost at the two periods of a series of budgets drawn up to represent the scales of living that prevail in different grades of the service.

The survey was limited to the ten years' period for two main reasons: First, the advance complained of has taken place within the period; and secondly, the accessibility and resultant accuracy of the material had to be considered, the Association having to consult the convenience of those through whose courtesy alone the information was obtainable. The period also synchronizes with the very pronounced expansion that has taken place in the service, which at present contains a large body of employees who were not affected by conditions prevailing previously. Moreover, the demands upon those of long standing in the service have naturally increased with their advance in years and responsibilities, men having married, families having increased, etc. Added to this is the fact that the general scale of living, by which all, however unwillingly, are bound, has altered greatly since the beginning of the present era of prosperity.

The authorities from whom the information was sought consisted, for the most part, of representative local store-keepers whose trade is with members of the Civil Service. Wholesalers were consulted in a few instances, but with reference solely to retail prices. Real estate agents, physicians, dentists, insurance agents, large employers of labour, etc., furnished the information used in the second part of the inquiry. A full list of the firms and individuals supplying data is given in an appendix to this memorandum* Every effort was made to secure absolute accuracy, the price quotations being taken, in the majority of cases, for both 1897 and 1907, from the day book records of actual purchases. They cover in each case exactly the same quantity and quality of material at exactly the same time of the year. Every return considered by the Association was under the signature of the dealer supplying it. In addition, from two to five distinct quotations from different sources were obtained for every commodity, in order that there might be no room for individual errors as well as a complete verification of all tendencies shown.

ARRANGEMENT OF SUBJECT MATTER.

The material collected by the Association, the findings based thereon, etc., are set forth in this memorandum, under five main headings, as follows:—

* See appendix B.

I. Retail prices, 1897 and 1907.

II. Rentals, wages, interest, etc., 1897 and 1907.

III. Comparative budgets, 1897 and 1907.

IV. Corroborative evidence.

V. Conclusion.

I. RETAIL PRICES—1897 AND 1907.

The first division of the inquiry—that under which the bulk of the statistics collected by the Association falls—has reference to retail prices at Ottawa in June, 1897, compared with prices of the same commodities in June of the present year. The inquiry, as above stated, covers all staple articles of consumption. In view of this fact, and of the exceeding importance of detailed information in an inquiry like the present, it has been thought advisable to gather into a single table all of the information collected by the Association on the subject of prices, and to set forth the same as an appendix to this memorandum (†) reserving for the memorandum proper a statement of a descriptive and general character relating to the outstanding facts and tendencies shown by the detailed list of quotations. This will avoid excessive minuteness of statement while enabling everything in the way of a deduction or generalization to be verified at a glance by reference to the particular facts on which it is based. No such deduction or generalization, it may be said, will be found in the present memorandum that is not capable of being so verified. In the table itself, it will be seen, a reference number is attached to every item, the key to which will be furnished to the Commissioners. In this way the authority for every statement made may be traced. A column will also be found for remarks, in which further information is given or light thrown on the nature of the deductions made from the comparative quotations.

The table contains, in all, comparative quotations for 364 commodities. The actual number of quotations given is 663. Of these, no less than 578 show an increase, while 75 denote that no change has taken place, and only 10 that a reduction has gone into effect.

We may examine now, in outline, in the light of the table, some of the main tendencies in retail prices in Ottawa during the past ten years, dealing with the several groups in the order in which they appear in the table.

Meats.—Fresh meats and bacon have increased from 45% to 50% in the past ten years. This is a thoroughly conservative estimate. In some lines, as, for example, poultry, the increase has been much higher, ranging from 40% to 116%. The lowest rate of advance shown in the whole table is 25%, the advance which is recorded for sausages. Bacon has advanced 45%, beef 50%, veal 57%, and mutton 55%. Tinned meats have increased about 30%, and tinned fish in the neighborhood of 25%.

Fish.—Staple fresh fish, including salmon trout, salmon, white fish and halibut, have advanced 30% to 50%. Fresh herring has doubled in price. Rarer varieties, such as brook trout, have trebled. Salt fish have remained in some lines unchanged, but salt herrings have increased 40%. Tinned salmon and sardines have advanced 20%, and tinned lobsters 40%.

Dairy produce.—The most pronounced advance under this heading has taken place in eggs, the statistics showing that prices are fully 50% higher than ten years ago. Butter is on an average 25% dearer, and milk 20%, while Canadian cheese costs 28% more than in 1897.

Groceries and other provisions.—It is difficult to generalize with precision, but householders probably find that food products other than meats and dairy produce have increased 30%. It is noticeable that the commodities which have shown the largest advances are among the most important to the housekeeper, as for example, bread, potatoes and apples. Some of the most representative advances are: Flour, 10% to 25%; rolled oats, 20%; tapioca, 50%; macaroni, 20%; bread, between increases in price and decreases in the weight of the loaf, 40%; confectionery, 30%; tinned vegetables, probably 30%; tinned fruits, 25%; potatoes, 50%; maple syrup, 20%; spices, 15% to 20%; tea (cheaper grades) 16 2-3%; dried apples, 60%; prunes, 25%, and nuts 20%. Under fruits, apples have advanced 40%. Pickles and sauces, jams and jellies, soaps, and the few other lines which have not shown material increases are upward in tendency, and promise to move forward in the near future. Sugar is subject to periodical fluctuations, but has been on a considerably higher level for the past six months than at the same time ten years ago.

Dry Goods.—General dry goods have shown a decided advance. Typical examples are: Shirtings, 20% to 27%; sheetings, 24% to 29%; factory cottons, 25% to 60%; prints, 25%; muslins, 20% to 25%; ginghams, 20% to 25%; flannelettes, 20%; flannels, cashmeres, mohairs, lustres and silks, 20%; linens, 25%; tweeds, 30%; threads, 20%; rib-

† See appendix A.

bons, 25%; blankets, 30%. Many other staple lines will be seen in full in the table. It would be safe to estimate the general increase at 20% to 25%.

Clothing.—It was the consensus of opinion that clothing has advanced to the same extent as dry goods. Men's suits cost from 20% to 30% more, and underwear about 20% more. Men's furnishings are on the whole 20% higher, advances being promised for the autumn. Millinery has greatly increased, and such lines as have not increased in price have deteriorated in quality.

Furs.—Furs, a necessity in this climate, have shown an enormous advance. A rate of 50% increase is a frequent entry in the table, and in several cases prices have all but doubled. Muskrat-lined coats for men are 25% to 35% dearer, and coon coats $50% dearer. Ladies' Persian-lamb coats are on an average 25% higher, showing in the case of mink and otter double that rate of increase.

Footwear.—The average advance shown is probably 20%. The $3.50 boot of 1897 now sells for $4. and $4.25. Repairs are 25% more expensive. New soles were previously 75c. and new heels 25c.; now, new soles are 90c. and new heels 35c.

House Furnishings.—Curtains have advanced 20% to 40%; carpets, 12% to 35%; blinds, up to 20%, and oil cloths and linoleums, up to 25%.

Furniture.—The average rate of advance is probably between 15% and 25%. Pianos are somewhat higher in price, but the instrument has been improved.

Kitchen Utensils.—The utensils in most frequent use, such as pails, tubs, mops, and brushes, have advanced 25% to 50%. Tinware and nickel-plated ware show quite as high a rate of increase. Cooking stoves have advanced 20% to 25%.

Crockery and Glassware.—Some lines have advanced 10% to 25%, while others have remained with little change.

Hardware.—In hardware lines a prevailing increase of 25% to 30% was noted, with a number of lines considerably higher. Cutlery is 25% dearer, and nails show about the same rate of advance. Tools are from 20% to 100% higher, with garden tools 20% higher. Galvanized iron has increased 25% and bar iron 28%. Rope, twine and tarred felt show heavy increases, ranging from 33 1-3% to 83%. Wire is from 10% to 35 1-3% higher. The wholesale price of metals, especially of tin, copper, zinc and lead have been on an almost unprecedentedly high level for several months past. Lead is so high that its producers have ceased to earn bounty under the Dominion Act.

Paints.—The advance has been very marked. White lead, the base of all good paint, has increased 50%. Oils and turpentine have increased by 66 2-3%, and Paris green by 75%. Varnishes are up 10% to 20%, and mixed paints 18%. Wall papers show only slight variations.

Leather Goods.—Trunks, bags, portmanteaus, belts and purses are materially higher than in 1897. The rates of advance shown in the table range from 15% to 40%.

Books and Stationery.—Books, magazines, pens, inks, and writing paper are unchanged, and pencils and fountain pens are somewhat cheaper. Printing paper, cardboard, etc., however, and the rates charged for binding, engraving and other processes involving the employment of labour, have advanced 20%.

Druggists' supplies.—Drugs for prescription purposes have slightly increased, while the other articles usually handled by druggists have advanced from 25% to 50%. Patent medicines have declined.

Jewellery.—Watches are somewhat cheaper than ten years ago, but clocks have advanced from 10% to 20%; silverware, 20% to 35%; optical goods, 10%; and miscellaneous jewellery, 10% to 15%.

Tobaccos and Cigars.—The smoker pays probably 15% to 20% more for his luxury than in 1897. Pipes, pouches and sundries have advanced to that extent, and though staple plug tobaccos have remained at the same price, the wholesalers have advanced rates, while package tobaccos and cigars have increased 10% to 25% to the consumer.

Sporting goods.—The sportsman pays on the whole from 10% to 25 % more for his goods than in 1897. Bicycles, guns and fishing tackle are cheaper, owing to improved manufacturing methods, but in every other line the advance shown is pronounced. The general demand to which all classes are forced to conform has been recently for a higher standard of goods, so that recreation in the form of sport has become considerably more expensive in the past decade.

Fuel and lighting.—For eight months of the year the fuel problem is a pressing one in Ottawa. Coal has advanced 11% and wood probably 30% in the decade. This is a heavy item to the Civil Servant. Lighting, both gas and electricity, has materially declined in price, the decrease amounting to 52% in the case of electricity and 26% in the case of gas. Gas for cooking is 12% cheaper. Coal oil (American) is about the same, i.e., double the price charged in the United States, but the Canadian article has advanced 25%.

II.—RENTALS, WAGES, INTEREST, ETC., 1897 AND 1907.

In the second part of the Association's inquiry are included, under a somewhat loose classification, the subject of rentals, wages and interest—or prices as specially applied to the use of land, labour and capital—together with certain kindred matters that may be treated in this connection.

A.—RENTALS.

In collecting information with regard to rentals, two sources were applied to: (1) representative real estate agents, and (2) members of the service itself who have been householders, whether as owners or tenants, for a period of ten years or upward. In the case of the latter, a circular communication was sent out in two departments, the inquiry being extended so as to include taxation and the prices paid for board and lodging. From both sources the same result was shown, viz., an increase ranging from 25% to 36%.

The returns received from real estate agents may be summed up in the following table, the statistics included in which have been certified to as typical of conditions in 1897 and at the present time:

TABLE No. 1 SHOWING COMPARATIVE RENTALS, OTTAWA, 1897 AND 1907.

Class and Locality of Dwelling.	1897			1907		
	6 Rooms.	8 Rooms.	10 Rooms.	6 Rooms.	8 Rooms.	10 Rooms.
In Good Residental Parts:						
Tenement houses*	$10.00	$15.00	$18.00	$15.00	$20.00	$22.00
Semi-detached houses	12.00	15.00	20.00	16.00	21.00	24.00
Self-Contained houses	15.00	17.00	22.00	20.00	23.00	30.00
In Poor Residental Parts:						
Tenement houses*	$ 8.00	$10.00	$12.00	$12.00	$15.00	$18.00
Semi-detached houses	10.00	12.00	15.00	14.00	16.00	20.00
Self-contained houses	12.00	15.00	18.00	16.00	18.00	22.00

* *i. e.* The interior houses in rows.

The rate of advance has varied considerably according to the size and location of the house. In Centre-town the advance has been from 20% to 30%, and on Sandy Hill about 25%. In the Glebe the advance has been from 40% to 50%, while in New Edinburgh, a working man's quarter, no advance took place until the past eighteen months, since when about 12% has been added to rentals. Houses to rent at from $10.00 to 20.00 have been and are very scarce in Ottawa, with rentals proportionately high; above that rate a fair supply has been maintained.

The following table contains the returns received from twenty-one civil servants who have lived in the same house continuously for the past ten years. This table is not a selection of returns, but represents the entirety of the information obtained in reply to the circular above mentioned:

TABLE No. 2 SHOWING COMPARATIVE RENTALS, OTTAWA, 1897 AND 1907.

Reference No.	1897.	1907.
1	$12.00	$15.00
2	12.50	15.00
3	12.00	15.00
4	10.00	14.00
5	10.00	12.00
6	22.00	35.00
7	23.00	35.00
8	20.00	25.00
9	18.00	23.00
10	12.00	16.00
11	18.00	25.00
12	20.00	28.00
13	13.00	15.00
14	15.00	20.00
15	8.33	15.00
16	15.00	20.00
17	12.00	18.00
18	20.00	26.00
19	20.00	27.00
20	24.00	35.00
21	15.00	22.00

The average rate of increase shown in the above table is 36%. It may be added that the only returns received indicating that the same or a smaller rental is being paid, contained the explanation that a smaller house or one in an inferior locality is

being occupied. The growth of the city has caused an increasing use to be made of the street cars, a consideration which may fairly be mentioned in connection with rentals, and which, for the ordinarily family, means and additional expenditure of $50—$75 per year.

Real Estate and Building.

The advance in rentals is explained when one compares the price of real estate in 1897 with that prevailing in 1907, and the cost of building in the respective years.

A number of specific instances might be cited of property changing hands at largely enhanced prices during the decade. The annual reports of the Civic Assessment Department, however, furnished the most satisfactory evidence of a general nature available. That for the current year shows an estimated increase in land values of $1,697,550 during 1906 alone. Compared with 1903 the increase is $4,671,265 or 44% in four years. "Real estate in Ottawa", continues the same report, "is steadily advancing and sales are being freely made at good prices." So numerous, in fact, have been the transfers and so marked the advance in values that an almost general increase was made in assessments last year in order to bring the roll within reasonable distance of the intention of the Act.

Typical advances in assessments during the past ten years on houses occupied by Civil Servants in different quarters of the city are as follows:—

TABLE OF COMPARATIVE ASSESSMENTS, OTTAWA, 1897 AND 1907

Locality.	1897.	1907
1. Somerset Street	$4,875	$6,400
2. Lisgar Street	4,950	5,950
3. Daly Avenue	4,000	4,725
4. Wilbrod Street	1,000	1,150

No improvements were made on these properties during the decade.

The above indicates an advance of 20 per cent.

Building Contractors, as a result of the enormous increase in the price of lumber, other material, and labour, charge on a conservative estimate 45% more than they did in 1897. A contractor who tendered for the building of a house for $3,500 in 1893, was asked to estimate, at 1907 prices, the cost of the same house, using identical plans and specifications. His price was $5920. Another contractor who figured on a contract last year at $4500, increased his price to $5,700, within twelve months. A third contractor assured the Association that he had temporarily gone out of business owing to the risk involved in the rapid advance of prices.

Taxation.

The tax rate in 1897 was 2.05; in 1907 it is 2.06½, a small increase. The extent of the general increase in assessments, is shown concretely in the following table based on returns received in reply to the circular already referred to and showing the amount of taxes paid by Civil Servants on the same properties in 1897 and 1907:—

TABLE SHOWING TAXES PAID ON RESIDENTIAL PROPERTIES, OTTAWA, 1897 AND 1907

Reference No.	1897.	1907.
1	$ 86.15	$103 12
2	90.00	101.00
3	50.00	90 00
4	108 39	136.20

The increased expenditure on taxes revealed in these figures amounts to 29%, and they are presumably typical.

Board and Lodging.

A word may be added here with regard to board and lodging, as representing rentals and prices in combination. Board in Ottawa has advanced 20% during the past five years and 25% to 35% within the decade. Table board which in 1897-1900 could be obtained at from $12.00 to $15.00, per month, now costs from $15.00 to $20.00, and further advances are in contemplation. A furnished attic room could be rented for $4.00 per month and a first class furnished room for $10.00 per month in 1897. These now cost $6.00 and $18.00 to $20.00 per month respectively. Board and room, which together cost $15.00 to $25.00 in 1897, now cost $20.00 to $33.00. In connection with boarding rates the information obtained from members of the service through the circular above mentioned is as follows:—

TABLE SHOWING PRICES OF BOARD OF SAME QUALITY, OTTAWA, 1897 AND 1907

Reference No.	1897.	1907.
1	$12 00	$18 00
2	15 00	20 00
3	12.00	20 00
4	15 00	23 00
5	19 00	23 00
6	16.00	25 00
7	16.00	21 00
8	16 00	24 00

B.—WAGES.

Labour considered as a commodity, is one of the most important that enters into cost of living. The average member of the Civil Service is affected by variations in the price or wages of labour in two ways: First, he is a direct employer of labour to a limited extent, in the way of domestic servants, odd-job men and the other help involved in the up-keep of a household. If, in the case of repair work, etc., he employs his labour through a contractor, he pays not only the workman's wages but the contractor's percentage of profit thereon, so that an advance in the rate affects him in a double way. Secondly, he is concerned with the rest of the community, to a very marked degree, in any rise or fail of wages, whenever he consumes any commodity into the production of which labour has entered. The advance of wages during the past decade is, of course, reflected in the prices of many of the goods which have been quoted above, which prices, as in the case of employment through a contractor, include also the rate of profit of the manufacturer. Inasmuch, howeve·, as the list of commodities above mentioned is necessarily limited, while the effect of the wages increase is all prevading, it was thought that the accompanying table showing comparative wages in 1897 and 1907 of the most important classes of labour which find employment in Ottawa would have an interest of its own. It is based throughout on the direct testimony of the most representative local employers of the several classes. The table has the additional value of illustratng the extent to which the scale of remuneration for employees has advanced in the great world of industry. The government itself is a direct employer of labour (mechanics, railway hands, labourers, etc.)to the extent of upwards of 15,000 men. In Ottawa alone 578 mechanics and laborers are employed by the single De·artment of Public Works. The table, therefore, being of general application, will indicate how the Government has found it necessary, owing to current conditions, to advance the scale of remuneration when it enters the industrial field. In the case of the printers in the Printing Bureau, who number over 300, the Government has by schedule appended to an Act of Parliament(1904) agreed to pay the rates of wages established by custom in the cities of Montreal and Toronto.

TABLE SHOWING COMPARATIVE WAGES AND HOURS OF LABOUR, OTTAWA, CAN., 1897 AND 1907.

Class	Wages		Hours (per week		Remarks.
	1897.	1907	1897	1907	
Agriculture					
Farm hands	$180-$190 per year	$240-$300 per year			Increase, 45%
Mining (mica)					
Foreman					
Drillers	$1 60 per day	$2 50 per day			Increase, 56%
Handymen	$1 45-$1 50 per day	$2 00 per day			Increase, 40%
Splitters (in factories, girls)	$1 10-$1 15 per day	$1 50 per day			Increase, 33⅓%
	$ 25-$ 50 per day	$ 50-$1 00 per day			Increase, 100%
Lumbering and Sawmilling					
Bushmen	$13-$20 per month	$30-$40 per month			Increase 100%
River drivers	$45 per month	$45 per month			Increase 28%
Sawyers	$1 75-$2 50 per day	$2.75-$3 50 per day	60	60	Increase, 47%
Piler	$1 30 per day	$1 65 per day	60	60	Increase, 26%
Shingle Sawyers	$ 55 per 1000	$ 65 per 1000			Increase, 18%
Teamsters	$1 25-$1 50 per day	$1 50-$1 75 per day	60	60	Increase, 20%
Sawmill labourers	$1 25 per day	$1.60 per day	60	60	Increase, 28%
The Building Trades					
Stonecutters	$.33⅓ per hour	$ 44 per hour	54	44	For 9–10 hours less work per week, the net earnings of the average workman have increased 40%. Contractors' wages' bills have increased 50–65%.
Masons	$ 27-$ 27½ per hour	$.47 per hour	59	50	
Bricklayers	$ 25 per hour	$.47 per hour	59	50	
Plasterers	$.20-$ 25 per hour	$.40 per hour	59	50	
Carpenters	$1 50-$1 75 per day	$2.25 per day	59	50	
Lathers	$1 25 per 1000	$1.50 per 1000			
Painters & Glazers	$1 75 per day	$2.25 per day	59	50	
Plumbers & Steamfitters	$ .20-$.25 per hour	$ .30-$.37 per hour	59	50	
Roofers	$1 75 per day	$2.25 per day	59	50	
Sheet Metal Workers	$.20 per hour	$.28 per hour	59	50	
Builders' Labourers	$ 12½ per hour	$.25 per hour	59	50	

* The board given to bushmen and river drivers has greatly improved in quality during the past 10 years

TABLE SHOWING COMPARATIVE WAGES AND HOURS OF LABOUR, OTTAWA, CAN., 1897 AND 1907 - (*Continued.*)

Class	Wages 1897	Wages 1907	Hours (per week) 1897	Hours (per week) 1907	Remarks
The Metal Trades					
Machinists	$1.35–$2 00 per day	$2 50–$2 75 per day	60	60	Increase, 58%
Boilermakers	$2.00–$2 25 per day	$2 75 per day	60	60	Increase, 28%
Electrical workers (dynamo men)	$40–$50 per month	$45–$60 per month	60	60	Increase, 55%
Linemen	$1 00–$1 60 per day	$1 60–$1.90 per day	60	60	Increase, 34%
Iron moulders	$1.50–$2 00 per day	$2 25–$3 00 per day	60	60	Increase, 50%
Coremakers	$1.25–$1.75 per day	$2 00–$2.75 per day	60	60	Increase, 50%
Tinsmiths	$1.50–$1.75 per day	$2 50–$2.75 per day	60	60	Increase, 50%
Brass workers	$1 50–$2 00 per day	$2 25–$3 00 per day	60	60	Increase, 50%
Stove mounters	$1.75–$2 00 per day	$2 00–$2 50 per day	60	60	Increase, 20%
Blacksmiths	$2.00–$2 50 per day	$2 50–$3.00 per day	60	60	Increase, 22%
Horseshoers	$8–$11 per week	$10–$15 per week			Increase, 41%
The Woodworking Trades					
Pattern makers	$2 00–$2 15 per day	$2 75–$3 00 per day	60	60	Increase, 48%
Upholsterers	$10 50 per week	$12 00 per week	60	60	Increase, 15%
Sash and Door Establishments.					
Large circular saw hands	$1 50–$2 50 per day	$2 50–$3 50 per day	60	60	Increase, 50%
Small circular saw hands	$1 25–$2 00 per day	$1 50–$2 50 per day	60	60	Increase, 25%
Jig saw hands	$1 25–$2 00 per day	$1 50–$2 50 per day	60	60	Increase, 25%
Band saw hands	$1 25–$2 00 per day	$1 50–$2 50 per day	60	60	Increase, 25%
Matcher hands	$1 25–$1 75 per day	$1 50–$2 50 per day	60	60	Increase, 25%
Planer hands	$1 25–$1 75 per day	$1 50–$2 50 per day	60	60	Increase, 33⅓%
Shaper hands	$1 25–$2 00 per day	$1 50–$2 50 per day	60	60	Increase, 33⅓%
Sticker hands	$1 25–$2 00 per day	$1 50–$2 50 per day	60	60	Increase, 25%
Machine hands	$1 25–$2 00 per day	$1 50–$2.50 per day	60	60	Increase, 25%
Turners	$ 18–$ 20 per hour	$ 20–$.25 per hour	60	60	Increase, 21%
Stairbuilders	$ 20–$ 25 per hour	$ 25–$ 30 per hour	60	60	Increase, 19%
Doormakers	$1 25–$1 75 per day	$1.50–$2.00 per day	60	60	Increase, 22%
Sash and blind makers	$1 25–$1 75 per day	$1 50–$2 00 per day	60	60	Increase, 16⅔%
Frame makers	$1 25–$1 75 per day	$1 50–$2 00 per day	60	60	Increase, 16⅔%
Bench hands	$1 25–$1 75 per day	$1 50–$2.00 per day	60	60	Increase, 16⅔%
Bench helpers	$1 25–$1 75 per day	$1 50–$2 00 per day	60	60	Increase, 16⅔%
Cabinet makers	$ 20–$ 25 per hour	$ 25–$ 30 per hour	60	60	Increase, 22%
Polishers and Finishers	$ 20–$ 25 per hour	$ 25–$ 30 per hour	60	60	Increase, 22%
Labourers	$1 00–$1.80 per day	$1 30–$1 60 per day	60	60	Increase, 26%
Carriage & Waggon Establishments					
Blacksmiths	$ 9 50 per week	$10 50–$15 per week	60	60	Increase, 50%
Blacksmiths' helpers	$ 6.00 per week	$ 8 00 per week	60	60	Increase, 33%
Blacksmiths' finishers	$ 7 50 per week	$10 00 per week	60	60	Increase, 33%
Body builders	$10 00 per week	$12 50–$15 per week	60	60	Increase, 35%
Gear Builders	$10 00 per week	$12 50 per week	60	60	Increase, 25%
Wheelwrights	$ 9 00 per week	$11.00 per week	60	60	Increase, 22%
Machine hands (wood)	$ 9 00 per week	$10 50 per week	60	60	Increase 16%
Shaper hands	$11 00 per week	$15 00 per week	60	60	Increase 33⅓%
Sticker hands	$10 00 per week	$12 00 per week	60	60	Increase 20%
Painters (general)	$ 7.50 per week	$10–$13 per week	60	60	Increase 33⅓%
Stripers	$ 8 50 per week	$11 50–$15 per week	60	60	Increase, 35%
Varnishers	$ 9 00 per week	$12–$15 per week	60	60	Increase 33⅓%
Top builders	$ 9 00 per week	$12 50 per week	60	60	Increase, 38 8-9%
Trimmers	$ 9 00 per week	$12 50 per week	60	60	Increase, 38 8-9%
Cushion makers	$ 9 00 per week	$12 50 per week	60	60	Increase, 40%
Carriage mounters	$ 8 00 per week	$12.50 per week	60	60	Increase, 55%
Labourers	$ 7 50 per week	$ 9.50 per week	60	60	Increase, 26%
The Printing and allied Trades					
Compositors (hand)	$11 00 per week	$14 00 per week	54	48	Increase*, 48%
Compositors (machine)		$16 00–$21 per week			Increase 40%
Pressmen	$12 50 per week	$15 00 per week	60	54	Increase, 33%
Bookbinders	$11 00 per week	$14 00 per week	54	54	Increase, 27%
Lithographers	$13 $20 per week	$18–$28 per week	48	48	Increase, 44%
Transferers	$12 $16 per week	$18 $28 per week	54	54	Increase, 64%
Pressmen	$11 $16 per week	$16–$24 per week	54	54	Increase, 55%
Stonepolishers	$8 $9 per week	$11–$12 per week	54	54	Increase, 35%
Stereotypers	$12 per week	$15–$21 per week	60	48	Increase, 56⅔%
					*Taking into account the shortening of hours.
The Clothing Trades					
Journeymen tailors	$7 $12 per week	$12 $18 per week			Increase, 57%
Shoe makers and repairers	$7 $10 per week	$9 –$12 per week	60	54	Increase, 50%
Garment workers					
On shirts and overalls	$3 $4 per week	$5 $8 per week			Increase, 85%
On waists and skirts	$2 $4 per week	$3 $6 per week			Increase, 50%
Food and Tobacco Preparation					
Journeymen Bakers	$7 $10 per week	$10–$13 per week			Increase 53%
Cigar makers	$5–$13 per 1,000	$6–$14 per 1,000			
Leather Trades					
Saddlers	$8 $9 per week	$10 $11 per week	66	60	Increase, 23%
Machine hands (female)	$2 $3 per week	$ 3–$5 per week	66	60	Increase, 60%
Foremen	$11 per week	$15 per week	66	60	Increase, 36%
Journeymen Leatherworkers	$ 9 per week	$12 per week	66	60	Increase, 33%
Storemen	$10 per week	$14 per week			Increase, 40%

TABLE SHOWING COMPARATIVE WAGES AND HOURS OF LABOUR, OTTAWA, CAN., 1897 AND 1907 (Continued)

City	Wages 1897	Wages 1907	Hours per week 1897	Hours per week 1907	Remarks
Transport					
Street Railway Employees					
1st year	$1 40 per day	$1 75 per day	60	60	Increase, 16
2nd year	$1 50 per day	$1 85 per day	60	60	Increase, 23
3rd year and over	$1 50 per day	$1 95 per day	60	60	Increase, 30
Teamsters	$1 25 per day	$1 50 $1 60 per day	60	60	Increase, 24
Expressmen	$1 25 per day	$1 50 $1 60 per day	60	60	Increase, 24
Civic Employees					
Foremen, grade I	$504 per year	$650 per year			
Policemen	$45 $50 per month	$60 $70 per month			Increase, 28%
Street cleaners	$1 00 $1 25 per day	$1 50 $1 80 per day			Increase, 60%
					Increase, 46%
Miscellaneous					
Retail Clerks	$6 $10 per week	$8 $15 per week			Increase, 44%
Delivery Employees	$4-$7 per week	$6 $9 per week			Increase, 50%
Stenographers	$2 $9 per week	$4 $15 per week			Increase, 66%
Restaurant Employees	$2 $4 per week	$3 $6 per week			Increase, 72%
Bartenders	$8 $10 per week	$10 $14 per week			Increase, 50%
Domestic servants	$8 $10 per month	$12 $15 per month			Increase, 43%
					Increase, 40%
Unskilled Labour	$1 00 $1 10 per day	$1 50 $1 75 per day			Increase, 54

It will be seen from the table that there is not one class of labour employed in Ottawa that has not received a very material increase in wages during the past ten years. The advances, in fact, range from 20 to 100 per cent, those in the most important classes ranging for the most part from 25% to 50%. The farmer who sells his produce on the market has to include in the price asked an advance of 45% in the cost of hired help. The builders' wages bill is on the whole 50% higher than in 1897, the plumber, the bricklayer and the carpenter having advanced rates to exactly that extent, while introducing other arrangements that have forced the cost of labour upward. The lumber camps, saw-mills and planing mills have had to offset in their prices advances ranging from 20% to 100% in wages, while workers in wood and metal have added from 20% to 50% to the cost of their labour. Printers charge at least 40% more than in 1897, tailors 40%, bakers 35%, and leather workers 40%. Domestic service is paid 50% more, the rapidly increasing wage paid to female workers in mica picking, garment making, match and other factories, having depleted the market of almost all available labour. Domestic servants, moreover, do less work for their wages than previously. These and many other kindred facts will be seen in full detail in the table, a number of classes whose increased wage does not immediately affect the consumer, such as civic employees, etc., being added for the sake of the evidence they adduce as to the general character of the movement toward a much higher level of wages.

As partaking largely of the nature of personal services or labour, reference may here be made to the rates charged by such classes as barbers, cabmen, laundrymen etc. It costs 25c to-day for hair cutting, where it cost 15c in 1897. The scale on which cabmen have advanced their rates is shown in the following extract from the municipal regulations governing the tariff for licensed carriages:

	1907	1897
Two Horse Vehicle by the H		
One to four passengers for 1st hour	$1 25	$1 00
Each subsequent quarter of an hour	25	20
One Horse Vehicle by the Hour		
One to four passengers for first hour	1 00	75
Each subsequent quarter of an hour	20	15

Livery stable keepers have advanced rates to a corresponding degree, to meet increasing expenses for fodder, repairs and hired help. Laundry prices are in the main unchanged, though upward to the extent of 5% in a few lines, and, with the increasing cost of labour and supplies, upward in general tendency. In the final resort, undertakers have doubled their charges, a funeral which was furnished in 1897 for $40.00 costing $75.00 to-day.

Professional Services.

The tendency among physicians, dentists, etc., has been to advance fees, though it is difficult to give definite returns. The tariff charged by physicians for medical attendance is about the same, but surgeons' fees have doubled. Fees at hospitals have considerably increased, those at the Maternity Hospital which were $12.50 for a private room in 1897 having been advanced to $20, or 60%, to-day. Semi-private rooms have advanced from $7.50 to $13.00 or 73%. At St. Luke's Hospital, private wards have advanced from $10.00 to $14.00 per week. Professional nurses were paid $10.00

per week in 1897; they now obtain $15.00 to $18.00. Dentists have had to offset an advance of 50 per cent in the cost of artificial teeth and of 100 per cent in the price of platinum which is in greater use to-day than 10 years ago. A full upper set of artificial teeth which in 1897 cost $15.00, to-day cost $20.00, and the general scale of fees has advanced 25 per cent.

Education

The cost of education has advanced considerably within the decade. In the public and separate schools there has been a marked increase in teachers' salaries, while the expenses incurred for new buildings have kept pace with the general expansion. In 1897, public school lands and buildings in Ottawa were valued at $181,900; today they are valued at over $400,000. The monthly salaries of 89 public school teachers aggregated $46,015 in 1897; today 147 teachers receive $104,820 monthly, while the number of teachers in the separate schools has advanced from 67 to 128 and the monthly salaries bill from $10,498 to $44,000. This must be met by increased taxation which, though it has not resulted in any material increase in rates, accounts in part for the advance in assessment dealt with above.

In the matter of secondary education, the fees charged by the Collegiate Institute are the same as in 1897. The Association, however, begs to point out the very high rate at which these are placed, namely $20.00 for forms 1, 2, and 3, and $25.00 for forms 4 and 5. This is higher, the Association is assured, than the rate in any other city or town in the Dominion. Fully 50% of the children in attendance at the Collegiate Institute are children of Civil Servants. The increasing scale of salaries, here also as in the public and separate schools, must be met by increased taxation. The fees charged by the convents and ladies' colleges, which may be regarded as covering tuition in music, painting stenography, etc., have advanced 20% all round in the decade.

The city offers no facilities for those desirous of proceding to a degree in applied science, law or medicine. This is particularly felt by members of the service for the reason that from the nature of their occupation they cannot offer their children a place in any established business or enterprise, the only start in life they are able to give them being a thorough training.

C. INTEREST

The general tendency of interest during the final quarter of the nineteenth century, was steadily downward. Since the opening of the present century however, not only has this movement been arrested, but a decided impetus has been given in the opposite direction, with the result that the general rate is higher to-day than at any time since 1894. This is made clear in the following table, compiled by the Insurance Branch of the Department of Finance, Canada, which shows the average rates of interest earned on combined mean invested funds of Canadian Life Insurance Companies each year for the past 20 years:

AVERAGE RATES OF INTEREST EARNED ON COMBINED MEAN INVESTED FUNDS OF CANADIAN LIFE INSURANCE COMPANIES FOR EACH OF THE RESPECTIVE YEARS SPECIFIED.

Year.	Mean Invested Funds.	Average Rate Per cent Earned
1886		6.29
1887		6.57
1888		5.83
1889		5.74
1890		5.50
1891		5.51
1892		5.47
1893		5.35
1894	$28,865,000	5.24
1895	31,789,000	4.68
1896	34,975,000	4.76
1897	38,632,000	4.77
1898	43,543,000	4.65
1899	48,306,000	4.52
1900	53,614,000	4.56
1901	59,619,000	4.66
1902	66,387,000	4.75
1903	73,719,000	4.80
1904	82,114,000	4.80
1905	92,121,000	4.93
1906*		5.10

* Estimated

With regard to the rate at which private loans for small amounts may be obtained, this will be found in general by adding from one to two per cent to the rates shown in the table, according to the nature of the security offered. Call loans on security of the best commercial bonds command at present about seven per cent interest. The rate on first-class mortgage loans, such as would be negotiated by Civil Servants building or purchasing homes, is about 5½ per cent on loans of $2,000 and upwards, and 6 per cent on loans of smaller amounts. Five years ago the rate was at least one half per cent lower, and from 1900 to 1903 it was possible to raise money, in sums of $2,000 and over,

on real estate up to one half of its value, at 5 per cent. The rapid growth of western Canada, the general industrial development, joined to the lack of transportation facilities to market the grain crops, by creating a scarcity of capital for the promotion of enterprises, have been the causes of this change.

Insurance

There has been a decided increase within the decade in the life insurance rates charged by the line companies. If the review is extended further into the past, the difference is accentuated. A single representative example will suffice: In 1892 a straight life policy for $1,000 could be purchased, at 30 years of age, from the North American Life Insurance Company, for $22.25 per annum. The identical policy costs today $24.25.

Fire insurance rates have advanced 70 per cent during the decade on certain classes of risks, including down town property. Brick dwellings, with first-class roofs in the central portions of the city, insure for about the same rate, namely 65 cents per $100. In the eastern portion of the city, and in the neighbouring City of Hull, rates on dwelling houses since the great fires of 1900 and 1902 have doubled and trebled.

III. COMPARATIVE BUDGETS, 1897-1907

With a series of quotations as comprehensive in scope and uniform in tendency as the above, there is perhaps small need of seeking more explicit demonstration as to the trend of cost of living. It will be seen at a glance, that, with the exception of a very few commodities, of which lighting gas, fuel gas and electricity are the most important, the great staples of consumption have been upward to a very marked degree. It is, in fact, this universality of the upward movement that renders the situation so serious. Merchants have not only the advances of manufacturers and wholesalers to meet; but increased rentals, wages bills, and practically every item of expenditure in their establishments have to be calculated in fixing prices, and the whole series of advances act and react upon each other to a degree that makes relief extremely difficult. It will be of interest, however, notwithstanding the lesson of the above on its face, to apply the test of two or three comparative budgets, in order to obtain not only some definite measure of the advance as a whole but the degree to which the conditions illustrated are felt by persons of differing incomes.

In the first place, let us note, by means of an average weekly budget of necessaries, the extent to which the advance has been felt by a family of five on an income of, say, $750 per annum, spending in the neighbourhood of $10 per week for food, lighting and rent (*)

AVERAGE WEEKLY EXPENDITURES ON STAPLE FOODS, FUEL, LIGHTING AND RENTALS FOR A FAMILY OF FIVE; INCOME $750 PER YEAR; 1897—1907.

Commodity.	Quantity.	Price, 1897.	Price, 1907
Meats.			
Beef.			
Sirloin steak	2 lbs.	.25	.36
Chuck roast	2 "	.20	.30
Boiling beef	3 lb	.15	.24
Mutton.			
Forequarter	2 lb	.15	.25
Pork.			
Fresh	1 "	10	.14
Salmon (tinned)	1 tin	.13	.17
Fresh fish	1 lb	.10	.15
Bacon	1	.14	.20
Lard	2 lb	.20	.30
Eggs.*			
Fresh	1 doz.	.20	.30
Packed	1 "	.15	.22
Milk	6 qts	.30	.36
Butter.			
Creamery	1 lbs	.22	.28
Dairy	2 "	.40	.52
Bread	12 loaves	.60	.84
Cheese	1 lb	.13	18
Flour.			
Pastry	2 " s	4.5	.06
Strong bakers'	6	.126	.13 8
Rolled oats	6	18	.21
Rice	3 "	30	.37 5
Sugar.			
Granulated	4 "	.18	.20
Yellow	2 "	.08	09
Tea.			
Black.	1 "	10	.10
Green	1 "	.08	.10
Coffee	1 "	06	.10
Potatoes	2 pecks	.10	.30
Wood	1 cord	70	1 00
Coal	1-8 ton	.90	90
Coal oil	1 gal.	.30	30
Rent	per week	2 50	3 50
Total		$9.06	$12 17

* At average prices the year round

* The commodities and quantities included in this budget are a slight modification of those employed in similar calculations in the United States as applied to the working classes

It will be seen that the advance in cost of living, according to this calculation, for families of the income mentioned, has been approximately 34.3 per cent (**). Clothing and other articles on which the advance has been less pronounced than on the staples mentioned in the budget, are not included in this estimate, and some reduction will have to be made on this account, though it should be remembered that advances in staple food products are especially important, inasmuch as they entail the cutting down of expenditures on other less necessary commodities. It would be safe to say that the above showing warrants the general conclusion that for families living in Ottawa on incomes varying from $600 to $900 per year, the rate of advance in the decade lies between 30 and 35 per cent.

We may now note, as an illustration applicable to the other extreme of the Service, a monthly budget representing average or typical expenditures of a member of the Service whose living expenses approximate $2,000 or upwards per year.*

AVERAGE MONTHLY EXPENDITURES ON FOODS, FUEL, LIGHTING, DOMESTIC SERVICE AND RENTALS FOR A FAMILY OF FIVE, INCOME $2,000 PER YEAR 1897 1907

Commodity.	Price, 1897.	Price, 1907
Meats, bacon, fish, poultry, etc.	$ 7.00	$10.00
Butter (16lbs.)	3.52	4.48
Milk (80 qts.)	4.00	4.80
Eggs (15 doz.)	3.00	4.50
Bread (150 lbs.)	4.75	5.50
Cheese (5lbs.)	.65	.80
Flour (25 lbs.)	.52	.57
Rolled Oats, (24 lbs.)	.72	.84
Rice, tapioca, sago, etc.	1.10	1.40
Potatoes (1 bag)	.50	1.00
Tea (4 lbs.)	1.50	1.00
Coffee (4 lbs.)	1.60	1.00
Sugar (40 lbs.)	1.80	1.60
Other groceries, fruits, etc.	3.00	2.00
Coal (1 ton)	6.50	10.50
Fuel gas	2.60	7.25
Light	3.00	3.00
Furniture, additions and repairs	3.00	1.50
Kitchen utensils and repairs	3.00	3.00
Life and fire insurance	3.00	4.00
Laundry	10.00	12.00
Dry goods and clothing	8.00	10.00
Boots and repairs	16.00	20.00
Rent	2.00	2.50
	25.00	35.00
Total	$116.76	$148.94

It will be seen that a scale of living which at present necessitates the expenditure of approximately $1,800 a year could have been maintained in 1897 for approximately $1,400. In other words, the advance in the decade has amounted to 28 per cent.

In connection with the above, it should be borne in mind that the method of applying budgets does not take into consideration the advance in the scale of living, which, however resisted, it is impossible wholly to overcome. From the second budget, in particular, it appears that not only has the Civil Servant been unable to make allowances for this, but he has been forced to reduce the scale at which he lived ten years ago if he would maintain a margin of safety between his receipts and expenditures.

The expenditures for families living on salaries between these extremes show by similar tests a proportionate rate of increase. Typical expenditures for necessaries by a family of five living on a salary of $1,200 reckoned at 1897 and present prices are as follows: -

	1897.	1907
Rent	$18.00	$23.00
Fuel	5.50	7.00
Food	30.00	40.00
Clothing	16.00	20.00
Light	1.00	.50
Servant	7.00	10.00
Total	$77.50	$100.50

The increase shown is approximately 30%. The prices of 1897 left a margin of $22.50 per month for insurance, recreation, medicines, education, superannuation, church contributions, water rates, and other sundries. *These have to be met to-day by reductions on the primary necessaries.*

**If electric light is used instead of coal oil this percentage would be reduced to 32 per cent. If gas is used the percentage would be 33 per cent.

*The [illegible] and quantities shown in this budget are based upon a number of lists of expenditures furnished by members of the service.

IV. CORROBORATIVE EVIDENCE.

The above statement, as was pointed out at the beginning of this memorandum applies to Ottawa alone. But if testimony from outside points be regarded as corroboration it may be had in great abundance. Throughout the Dominion the steady increase in the cost of living, especially since the beginning of the present century, has been the subject of repeated comment, and, in almost every city or centre of employment, of more or less careful examination. About a year and a half ago, for example, the Ontario Educational Association went carefully into the whole matter, in connection with the arrangement of teachers' salaries, with the result that an increase amounting to thirty per cent was shown. Within the past three months an estimate made by the Synod of the Church of England in the City of Quebec placed the increase within the decade at a much higher rate. In the City of Toronto an investigation conducted with care and minuteness during the present spring by the Department of Political Economy of the University of Toronto also showed a higher rate of increase. These examples could be multiplied.

But the most convincing evidence in this connection is the general process of adjustment of wages and salaries to the new conditions, which has been in progress for some six or eight years past among the industrial classes and others throughout Canada and which constitutes, economically considered, one of the most important features of the decade. Almost every demand for increased remuneration preferred during the past seven years has been based upon the increased cost of living, and the extent to which employers have raised the scale in response may be fairly considered as gauging the admitted advance in living expenses.

The local aspect of this, in so far as wage-earners are concerned, has been already incidentally touched upon in connection with the discussion of the advance in the price of labour as a commodity. It should be added, however, that the conditions revealed in the table of wages in Ottawa, set forth above, are common to almost every centre in Canada of similar size and industrial importance. According to statistics published by the Canadian Department of Labour, hundreds of increases, involving, in many cases, several thousands of employees, have gone into effect during the past five years. In 1905, over 130 of such increases took place, and in the past year over 180, while the record of both these years was exceeded in 1903, and will probably be largely exceeded this year. Municipal employees in the past three years have had their salaries increased in practically every city of importance in Canada. It should be remembered also that the statistics of the Department of Labour in this connection include only changes granted to definite bodies of workpeople, of which full details were obtainable, and that individual increases, which have contributed the chief impetus to the upward movement of wages in the agricultural, railway construction, manufacturing and other industries, are not considered. On the whole, it would certainly be within the mark to say that in the effort to equalize earnings with expenditures, the general level of wages in Canada has increased by 25 per cent. since 1897, among outside workers it has considerably exceeded that rate), while the upward tendency is probably more active at the present moment that at any time in the past decade, with the exception of the spring of 1903.

With the view of extending this aspect of the inquiry to a class having several points in common with the Civil Service, a special committee was appointed by the Association to inquire from the general managers of banks throughout Canada as to the movement of staff salaries during the past ten years. Letters were forwarded to 22 of the leading banks of the country and answers were received from all. The information thus obtained showed the extent of the increases granted, the estimated increase in the cost of living on which the salary increases were based, the extent to which allowances are made to cover special instances of increased cost of living, and the extent to which the practice of granting bonuses prevail. A table setting forth in full detail the information received from the banks in this connection will be delivered as a confidential document to the Commissioners. It may be stated here that the percentages of increase shown in bank clerks' salaries range from 10 to 100, and that 16 out of the 22 banks are in the habit of giving bonuses to their staffs in addition to their regular salary. Many of the banks make special allowances to their staffs, ranging from $100 to $300 per annum, in the larger cities of Ontario and Quebec and throughout the Northwest Provinces and British Columbia, to meet the greater expenditures necessary in these localities. The estimated increase in cost of living ranges from 10 to 20 per cent. in the small towns and from 25 to 45 per cent. in the larger cities.

Prices in the United States.

In the United States, conditions, social, economic and industrial, are much the same as in Canada. Tendencies in prices, based as they are on these and other phenomena shared in common, are as a rule identical in the two countries. In the United States we have at least two authorities whose findings with regard to cost of living after the most accurate methods may be regarded as conclusive. These are the mercantile agency of R. G. Dun and Company of New York, noted the world over as an authority on prices, and the United States Department of Labour, at Washington, D. C.

The history of prices compiled by R. G. Dun and Company, dates back to the year 1860. The arrangement, however, under which the survey is at present conducted was begun only on January 1st, 1898, since which date the record covers the cost of the same quantity of the same articles on the first day of each month, in unbroken monthly record for nine years. Wholesale prices alone are considered. To render comparisons easy the quotations are reduced to the form of index numbers under a series of seven headings including breadstuffs, meats, dairy and garden produce, other foods, clothing, metals and miscellaneous. Under the heading of breadstuffs wheat, corn, oats, rye, barley, beans and peas are included. Meats include live hogs, beef, sheep, lard, tallow and other provisions. Dairy and garden produce include eggs, butter, vegetables and fruits. Other foods include fish, liquors, condiments, sugar, tobacco, etc. Clothing includes woollens, cottons, other textile goods, hides, leather, boots and shoes, etc. Metals include pig iron, coal, petroleum and other manufactured and partially manufactured products. The miscellaneous class embraces lumber, lath, brick, lime, glass, oils, paints, fertilizers, drugs, etc.

The comparative index numbers* shown for these commodities on January 1st 1898, and on January 1st, 1907, are as follows:

Class of Commodity	Index number Jan. 1, 1898	Index number Jan. 1, 1907	Increase per cent
Breadstuffs	[illegible]	[illegible]	[illegible]
Meats	13.511	16.070	19.00
Dairy and garden produce	7.536	9.450	27.42
Other foods	12.471	14.985	20.00
Clothing	8.312	9.760	17.42
Metals	14.654	19.657	34.00
Miscellaneous	11.572	18.067	56.26
	12.184	19.366	59.11
Total	79.940	107.264	34.2

It will be seen from this table that the index number representing the general level of prices on January 1, 1898, was 7.970, whereas on January 1st, 1907, the number was 107.264. In other words, the increase in wholesale prices in the United States during the nine years in question was upwards of 34 per cent.

The statistics prepared by the Department of Labour, Washington, refer to both wholesale and retail prices, the latter record being on the whole of greater value in the present connection as being less sensitive to mere passing changes in conditions, and as representing the actual disbursements of the consumer. The record of the Department of wholesale and retail alike goes back to 1890, a year of exceptionally high prices in the United States, and the latest return brings the inquiry only to 1905, since when a marked increase has admittedly taken place. In both wholesale and retail prices, however, the general level was found by the Department to be higher in 1905 than in any previous year covered by its investigation. The wholesale prices quoted are for a series of 259 commodities classified under nine general groups as follows: Farm products, food, clothing, fuel and light, metals and implements, lumber and building materials, drugs and chemicals, house furnishings, and miscellaneous. The prices quoted are, for the most part, those of the New York markets, except for articles having their primary market elsewhere. As in the case of Dun and Company, an index number has been calculated. Reckoning average wholesale prices for the decade 1890-1900 as 100, wholesale prices in the United States are shown by the official return to have increased from 89.7 to 115.9, or 29.2 per cent. between 1897 and 1905. In the case of retail prices, also, the general level was found by the Bureau to be in 1905 at the highest point of the sixteen year period. Bread, butter, cheese, chickens, eggs, fish, milk, mutton and veal were the chief items contributing to this high level. Compared with 1896, the advance in bacon was shown to be 43.5 per cent.; in Irish potatoes, 43.1 per cent.; in eggs, 41.8 per cent., in fresh pork, 30 per cent.; in salt pork, 31.9 per cent., in flour, 29.3 per cent., and in cornmeal, 28.6 per cent. The advance in foodstuffs alone when the articles quoted are given a weight according to their consumption in the average family of small means, was shown to have been 17.7 per cent. since 1896, and 12.4 per cent. when compared with the average for the ten year period, 1890-1900. On the whole, reckoning average prices for 1890-1900 as 100, retail prices in the United States were in 1890, 102.1; in 1891, 103.4; in 1892, 101.8; in 1896, 95.8; in 1897, 96.3, and in 1905, 112.5. In other words, the advance in the eight year period falling within the field of the present inquiry, amounted to twenty-seven per cent. (27%), with the strong probability that it would considerably pass 30% if the record were extended to the present time.

V. CONCLUSION.

In conclusion, the Association wishes merely to emphasize, by way of recapitulation, the important points that it has sought to make clear in the preceding statement. If the evidence it has collected is correct, the price of nearly every staple commodity, com-

* In reckoning these numbers due provision is made by Dun's for weighting. The method adopted by Dun is to multiply the price obtained for each commodity by the average per capita consumption per annum in the United States, and to add the totals, the result being the index number.

stituting the very basis of existence, has advanced to a degree that, without liberal provision to counteract, will soon cause not only distress but impaired efficiency in the service. Rentals, wages, and other kindred expenditures have been shown to be quite as strongly upward as prices. Applying these facts in the most practical way possible, it was found that to the man of low salary the increase in cost of living during the past ten years has amounted to 30-35%, while to the man of higher rank and remuneration it has been at least 20% to 30%. These are not guesses, but results based upon approved methods of dealing with statistics of this nature and they are within rather than outside of the facts. The serious nature of the situation is expressed more clearly in the terms of salary, when it is said that the man receiving $900 in 1897 would require fully $1,200, and the man receiving $1,500 fully $1,900 to live with the same degree of comfort in 1907.

One additional point is worthy of special mention. Extraordinary as the present conditions are, there is no sign on the industrial or economic horizon that portends a change. The great prosperity in which the whole country is rejoicing shows not the slightest indication of abatement. As a matter of fact, what signs there are point uniformly to continued industrial and trade expansion, the only embarrassment that threatens being the lack of facilities—those of transportation, in particular—to reap the splendid harvest to the full. Prices, therefore, may be expected not only to remain high but to show still further advances. It will be remembered that in several important items in the table, wholesale prices were mentioned as having shown an advance to which the retail prices have not as yet responded. This is full of significance, founded as the wholesale advances are on sound economic conditions. "With regard to price movements," says the Toronto Globe of June 21, 1907, "it is probable that all of the influences which have tended to keep prices to retailers down will vanish with this summer's trade. Cottons are expected to have a decided increase . . . . . There will be no way to escape higher prices throughout the whole textile trade." Of significance, too, in this connection, are the liberal advances in the wages of labour which have been so characteristic a feature of the present spring season, and which include in a large number of recent agreements specific provisions for still further increases in 1908. The printers in Toronto during May obtained a sliding scale of advances covering a period of five years. It is surely the irony of fate that these and similar phenomena, indicating as they do the greatest blessing that can befal a country—an era of all-embracing prosperity—should spell hardship and renunciation to the Country's servants.

For final word in this connection, the Association begs to repeat that, in the case which it has presented above, it has avoided scrupulously the picking and choosing of facts, but has endeavoured honestly, and with impartiality, to find some measure for a condition, the existence of which, indeed, requires no proof (for it is acknowledged by all) and about which the only question that can arise is one as to its precise intensity.

J. L. PAYNE,
Secretary

A. G. KINGSTON,
President

OTTAWA, *June 26th*, 1907

APPENDIX A.

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN. [illegible]

Reference Number	Commodities (Exact quality stated)	Prices (for same quantity or measure) June 1907	[illegible]	[illegible]
	Fresh Meats and Bacon			
47	Beef: Sirloin Steak	12½ 15 c. per lb.	18 [illegible]	
30				
47	Beef: Chuck Roast	12½c	18 [illegible]	
30		[illegible]	[illegible]	[illegible]
47	Beef: Boiling	[illegible]	[illegible]	
30		6 c.	8 [illegible]	
47	Veal: Loin	[illegible]	[illegible]	
30			8 10 [illegible]	
47	Veal: Hind	[illegible]	7	
30		[illegible]	12½	
47	Veal: Cutlets	[illegible]	12 [illegible]	[illegible]
30		12½	[illegible]	
47	Mutton: Loin	[illegible]	[illegible]	
30		[illegible]	[illegible]	
47	Mutton: Hind	[illegible]	10	Increase [illegible]
30		[illegible]	18 [illegible]	
47	Pork: Fresh	[illegible]	[illegible]	
30		[illegible]	14	
47	Pork: Salt	90 50 per cwt	100 per cwt	Increase [illegible]
30		10 c. per lb.	14 per lb.	
47	Bacon (Green)	9 c.	12½	
30		10 c.	14 c.	
47	Bacon (Smoked)	10 c.	14 c.	Increase 40
30	"	11 c.	16 18 c.	
10	" (Fearman's)	12½	18 c.	
2	"	12½c	23 c.	Increase [illegible]
3	Hams	14 c.	21 c.	
47	"	14 c.	17 c.	
30	"	14 c.	16 18 c.	
10	" (Fearman's)	12½	18 c.	
25	" "	14 c.	20 c.	Increase 18
47	Sausages	14 c.	20 c.	
30		10 c.	12½	
34		10 c.	[illegible]	
47	Lard	[illegible]	[illegible]	Increase, [illegible]
30		10	[illegible]	
10		10	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	
4	[illegible]	12	16 c.	
28	Turkeys	[illegible]	17 c.	Increase [illegible]
14	"	[illegible]	17 c.	
17		8 -10 c. "	15 [illegible]	
30		10 c.	15 17 c. "	
4		10 c.	18 c.	
47	"	15 c.	18 c.	Increase 50
30		[illegible]	18 c.	
10		10 c.	20 c.	
28	"	50 c. per pair	17 c.	
4	"	50 c. "	$1 00 per pair	Increase 50-100
47	Geese	10 c. per lb.	$1 00	
30	"	6 c. "	15 c. per lb.	
10	"	10 c.	10 c.	
4	"	50 c. each	11 c.	Increase 40%
28	Ducks (Farm)	7 c. per lb.	$1 25 each	
28	" (Black)	8 c.	10 c. per lb.	
		90 c. per pair	15 20 c.	Increase, 116%
			$1 50 per pair	Increase 66%
	Tinned Meats			
10	Corned Beef			
10	" (Davie's)	14 c. per lb.	18 c. per lb.	
3	"	12½c	15 c.	Increase 24
30	Tongue	15 c.	18 c.	
10	"	20 c.	30 c.	
4	"	25 c.	30 c.	Increase 45
30	Boned Turkey	30 c. per tin	35 c. per lb.	
0	"	30 c.	40 c.	
73	"	25 c.	40 c.	Increase 40
		25 c.	40 c.	
	Tinned Fish			
10	Salmon (Clover leaf flats)	17 c. per tin	20 c. per tin	
25		17 c. "	20 c.	
25	Salmon (Lynx, talls)	14 c.	17 c.	
3		12½c	15 c.	Increase 20
4	Clover leaf flats	17 c.	20 c.	
10	Lobster (Ice Castle)	25 c.	40 c.	
25		25 c.	40 c.	Very Scarce
3		[illegible]	40 c.	Decrease 40
10	Sardines (Albert, halves)	20 -35 c. "	25 40 c.	
25		25 c.	40 c.	
3		25 c.	40 c.	
3	Herring	12½c.	15 c.	Increase 20%
3	Mackerel	15 c.	15 c.	
		15 c.	15 c.	No change
				No change
	Salt Fish			
3	Cod			
3	Herring			
28	"	10 c. per lb.	10 c. per lb.	No Change
3	Haddock	15 -20 c. per doz.	[illegible] per doz.	No Change
				Increase [illegible]
				No change.

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE, 1907

Reference Number.	Commodity [Exact quality stated].	Prices. [for same quantity or measure] June, 1897.	June, 1907.	Remarks
	Fresh Fish:			
28	Salmon Trout	10 c. per lb.	13 -15 c. per lb.	Advance 30 -30%.
28	White Fish	9 -10 c. "	13 -15 c. "	Advance, 33⅓-50%.
28	Haddock	5 - 6 c. "	8 c. "	Advance, 45%.
28	Salmon	20 -25 c. "	25 30 c. "	Advance 44%.
28	Shad	20 -25 c. apiece.	80 -$1.50 a piece.	Advance 413%
28	Halibut	12 -13 c. per lb.	15 -18 c. per lb.	Advance 38%
28	Mackerel	13 -15 c. "	15 -18 c. "	Advance, 36%
28	Herring	20 -25 c. per doz.	40 -50 c. per doz.	Advance 100%
28	River fish (strings)	10c or 3 for 25c.	15c. per string.	Advance 50%
28	Brook trout	10 -15 c. per lb.	30 -50 c. per lb.	Advance 220%
	Dairy Produce:			
3	Milk	5 - 6 c. per qt.	5 - 6 c. per qt.	Increase, 20%.
25	Butter (Creamery)	23 c. per lb.	28 c. per lb	
3	" "	20 -25 c. "	25 -30 c. "	
10	" "	21 c. "	30 c. "	
25	" Dairy)	23 c "	25 c. "	Increase, 25%.
10	" "	19 c. "	28 c. "	
3	" "	17 -22 c. "	20 -25 c. "	
10	Eggs (Fresh)	12½c. per doz.	20 c. per doz.	
25	" "	12 c. "	22 c. "	
3	" "	20 -20 c. "	25 -60 "	Increase, 60%.
10	" (Packed)	20 c. per doz *	30*c. "	Increase, 46%.
3	" "	15 c. -20 c. "	18 -25 c. "	Increase, 46%.
25	Cheese (Canadian)	15 c. "	18 c. "	
3	" "	14 c. "	17 c. "	Increase, 28%.
10	" "	12½c. "	18 c. "	
	Provisions			
25	Flour (Strong Baker's)	.....	.....	Not much change.
10	" "	.....	.....	Not much change.
3	" "	$2.10 per cwt.	$2.30 per cwt.	Increase, 10%.
25	" (Pastry)	3 c. per lb.	3½c. per lb.	Increase, 25%
3	" "	$2.25 per cwt.	$3 00 per cwt.	
25	Rolled Oats	3 c. per lb.	3½c. per lb.	Increase, 15%.
3	"	3 c. "	4 c. "	Increase, 33⅓%
10	"	$1.90 per sack	$2.15 per sack	Increase, 20%.
3	Germ Meal	4 c. per lb.	5 c. per lb.	Increase, 25%.
3	Corn Meal	3 c. "	4 c. "	Increase, 33⅓%.
25	Rice (B. Brand)	10 c. "	12½c. "	Increase, 20%
25	Tapioca	5 c. "	10 c. "	
10	"	5 c. "	10 c. "	Increase, 50%
3	"	7 c	12 c "	
10	Sago	5 c	10 c. "	
3	"	.07 per lb.	.10 per lb.	Increase, 50%.
25	"	.05 "	.10 "	
10	Barley (pearl)	.....	.....	About same price.
3	" "	.05 "	.06 "	Increase, 20%.
3	Starch	.06 "	.07 "	Increase, 16⅔%.
25	"	.....	.....	Little change, but wholesale price will eventually follow.
3	Corn Starch	.07 -10 "	.07-.10 "	
3	Soda	.05 "	.10 "	Increase, 100%.
3	Cream of Tartar	.25 "	.40 "	Increase, 60%.
3	Baking Powder (Standard)	.20 .50	.20-.50 "	
3	Beans (dry)	.03 "	.04 "	Increase, 33⅓%.
3	Peas (dry)	.03 "	.04 "	Increase, 33⅓%.
3	Macaroni	.12½ "	.15 "	Increase, 20%.
3	Salt	.08 per bag	.10 per bag	Increase, 25%.
49	Bread	.....	.....	Pan bread has increased 40% in price.
25	Biscuits	.....	.....	All kinds have advanced 10%.
57	Buns, cakes, etc	.....	.....	Have advanced 25%.
51	Confectionery	.....	.....	Has advanced 30% owing to increased cost of eggs, butter, cream wages, packages, etc. Further advances expected.
	Tinned Vegetables:			
3	Tomatoes	$1.00 per doz. tins.	$1.20 per doz. tins.	Increase, 20%.
10	Tomatoes (Little Chief)	.10c. per tin No. 3.	.13 per tin, No. 3.	Increase, 30%; price rising.
25	Tomatoes (Simcoe)	4 No. 3 tins for 25c.	2 No. 3 tins for 25c.	Increase, 100%.
10	Corn (Little chief)	$ .10 per tin No. 2	$ .10 per tin No. 2	Price rising.
25	Corn (Simcoe)	4 No. 2 tins for 25c.	$ .10 per No. 2 tins	Increase, 60%.
3	Corn	$1.00 per doz. tins	$1.00 per doz. tins	
10	Peas (Little Chief)	.10 per tinNo. 2	.10 per tin No. 2	Price rising.
3	Peas	$1.00 per doz. tins	$1.00 per doz.	
25	Peas (Simcoe)	4 No. 2 tins for 25c	.10 per No. 2 tin	Increase, 60%.
10	Beans (Little Chief)	$ .10 per tin No. 2	.10 per tin No. 2	Price rising.
3	Beans	$1.00 per doz. tins	$1.00 per doz. tins	
	Green Groceries			
3	.....	.....	.....	Prices of green groceries vary; there has been an average advance of 20% in past ten years
10	Potatoes	50-75c. per bag	$1.00-$1.25 per bag	
25			$1.25 per bag	
32	Cabbage	20-25c per doz		
32	Tomatoes	9-10c per gal		
32	Turnips	20 25c. per bag		
32	Corn	7 c. per doz.		
32	Cauliflower	10-15c each		
32	Beets	2- 3c. per bunch		
32	Carrots	2c. per bunch		
32	Parsnips	2c per bunch		
32	Onions	50-75c per bag		

* Winter prices

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE, 1907.

Reference number.	Commodity [Exact quality stated].	Prices [for same quantity or measure] June, 1897.	June, 1907	Remarks.
	Pickles and Sauces:			
10	Little's pickles	$2.25 per 5 gal. keg	$2.50 per 5 gal. keg	11% advance.
25	Cross & Blackwells	.....	.....	No change
3	Standard lines	15c.–35c. per bottle	15c.–35c per bottle	No change
10–25	*Jams and Jellies:*	.....	.....	No change.
3	Standard lines	25c.–$1.00 per bottle.	25c.–$1.00 per bottle	No change.
	Tinned Fruits:			
3	Strawberries and Raspberries	12½c per tin	15c. per tin	Prices advanced 20% during 1906
25	Apples (Simcoe)	15c. "	30c. "	Prices advancing
3	Pears	25c. per 3 lb. tin	30c. per 3 lb. tin	20% advance
3	Blueberries	3 tins for 25c.	10c. per tin	Little change.
10–25	*Spices:*			
3	Mustard	25–50c. per lb.	25–50c. per lb	
3	Pepper (black)	40c. "	50c. "	
3	Pepper (white and red)	40c "	50c. "	
3	Ginger	40c. per ox.	50c. per oz.	
3	Mace	10c. per lb.	10c. per lb.	
3	Alspice	40c. "	40c.	
3	Curry	15–40c. per bottle	15–40c. per bottle	
3	Nutmegs	10c. per oz.	10c. per oz	
3	Cloves	40c. per lb.	50c. per lb.	
3	Cinnamon	40c. "	50c. "	
3	Molasses (best New Orleans)	40c. per gal.	50c. per gal.	Increase, 25%.
10	Maple syrup	$1.00per gal.	$1.20 per gal.	Increase, 20%.
3	"	$1.00 "	1.20 "	
4	Table syrup	6c. per lb.	8c. per lb.	Increase, 30%
10	Honey	.....	.....	Not much change
25	"	.....	.....	Price advanced 5 %
3	" (in comb)	12½c. per per lb.	15c per lb	
3	" (in cans)	15c. per lb.	15c. per lb.	
10	Sugar (granulated)	.....	.....	Advance in past 6 months
3	" (granulated)	4½c. per lb.	5c. per lb.	
10	Sugar(yellow)	.....	.....	Slight advance in past 6 months
25	" "	.....	.....	Little change
3	" "	4c per lb.	4½c. per lb.	Advance 12½%
10–25	Coffee (good average)	.....	.....	Not much change.
3	" "	35c. per lb.	40c. per lb.	
10–25	Tea	.....	.....	Lower grades have advanced
3	" (black)	40c. "	40c. "	
10–25	" (green)	30c. "	35c. "	
10–25	Cocoa:(Bakers)	.....	.....	Has advanced 4c. per lb.
3	Cocoa (Standard)	.50 per lb.	.50 per lb.	
10–25	Chocolate	.....	.....	Little change.
3	"	.40 "	.40 "	
10–25	Nuts—walnuts	.15 "	.20 "	All nuts have advanced 10–25 %
3	Nuts	.15 "	.18 "	
	Dried or Desiccated Fruits:			
10	Apples	.08 "	.12½ "	Increase, 25–100%.
25	"	.08 "	.12 "	
3	"	.08 "	.10 "	
10–25	California peaches	.13 "	.18 "	
10–25	Apricots	.18 "	.25 "	
10–25	Prunes	.....	.....	Prices advancing
3	"	.08–12½ "	.10–15 "	Prices advancing
10–25	Currants	.....	.....	
3	"	.08 "	10 "	
10–25	Raisins	.08 "	.12½ "	
3	Raisins	.08 "	.10 "	
10–25	Figs	.05–20 "	.05–.20 "	No change
3	Figs	.05–20 "	.05–20 "	No change
10–25	Dates	.....	.....	No change.
3	Dates	.08 "	.08 "	No change
	Fresh Fruits:			
3	Apples	15–30c. per gal.	15–40c. per gal.	
32	"	$3–$3.50per bbl	.....	Increase, 40%
10	"	3 50 "	$5–$6 per bbl.	
3	Bananas	10–25c. per doz.	10–25c. per doz.	
	Strawberries	10–25c. per box	10–25c. per box	
	Raspberries	10–25c. "	10–25c. "	
	Pine apples	10–30c. each	10–30c. each	Prices fluctuate according to crops
	Plums	50c. per basket	50c. per basket	
	Peaches	40c –$1.00 per basket	40c –$1 00 per basket	
10–25	Oranges	25c. –50c. per doz.	25–50c. per doz.	No change
3	Oranges	15c perdoz.	20c. per doz	
10–25	Lemons	15c per doz	20c per doz	
3	"	15–25c. per doz.	15–25c. per doz.	
	Soaps:			
10	Standard Laundry	.....	.....	Not much change, but case lots have advanced.
25	" "	.....	.....	Not much change, but case lots have advanced
3	" "	.....	.....	No change.
10	Standard Toilet	.....	.....	No change
25	" "	.....	.....	No change.
3	" "	25c.–$1.00 per doz. cakes	25c.–$1.00 per doz.	No change.

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE, 1907.

Reference Number.	Commodity [Exact quality stated]	Prices [for same quantity or measure] June, 1897.	June, 1907	Remarks.
	Dry Goods.			
10	Shirtings	15c. per yard	18c per yard	Increase, 20%.
42	"	10 (12) "	12½ 14 "	Increase, 20%.
18	"	11 "	140 "	Increase, 27%.
33	"			
10	Sheetings	22c	32c	Have advanced 25%.
42	"	25c	31c	Increase, 45%.
18	"	27c	35c	Increase, 24%.
33	"			Increase, 29%.
10	Factory Cotton	5c. "	8c.	Have advanced 25%.
42	" "	8 "	10c	Increase, 60%.
18	" "	7½ "	10c	Increase, 25%.
33	" "			Increase, 33⅓%.
10	Prints (Crums)	12½	15½	Have advanced 25%.
42	"			Increase, 25%.
18	"			Advance in wholesale prices; slight advance in retail
33	"	10c. "	12½	Increase, 25%.
10	Muslins	25c.	40c	Have advanced 25%.
42	"	15c.	18c	Increase, 20%.
18	"	10c	12½c	Increase, 20%.
33	"			Increase, 25%
10	Ginghams	12½c	15c.	Increase, 25%
42	"	10c	12½c	Increase, 25%.
18	"	15c	15c.	Quality reduced
33	"			
10	Denims	15c. "	20c.	Increase, 25%.
18	"	20c. "	25c	Increase, 25%.
33	"			Increase, 25%.
10	Ticking	18c	25c.	Increase, 25%.
42	"	15c.	18c	Increase, 36%.
18	"	20c	25c "	Increase, 20%.
33	"	15c. "	20c.	Increase, 33⅓%.
10	Bedding			Increase, 6⅔%.
42	"	8c. "	10c.	Increase, 25%.
33	"	10c. "	12c	Both width and weight reduced
18	"			Increase, 20%.
18	Canton Flannel	9c. "	12c "	Increase, 25%.
33	"	9c. "	14c "	Increase, 33%.
10	Flannel (fine	30c. "		Increase, 35%.
18	fine	45c	65c.	Increase, 25%.
10	Kersey)	20c	40c	30% advance.
42	" "	18c "	28c	Increase, 14%.
18	" "	28c	20c. "	Increase, 40%.
10	" (Grey)	25c	38c "	Increase, 11%.
42	" (Grey)	25c	40c	Increase, 17%.
18	" (Grey)	28c	28c	Increase, 120%.
33	All Flannels	28c	33c "	Increase, 12%.
10	Cashmeres			Increase, 17%.
42	"	25c. "	30c.	Increase, 20%.
18	"	50c. "	60c. "	Increase, 20%.
33	"	50c.	60c "	Increase, 20%.
10	Lustres, Mohairs and alpaccas	50c. "		Increase, 20%
33	"		60c.	Increase, 20%.
42				Quality reduced on goods of similar price.
18	"	45c	50c	Increase, 20%.
10	"	50c "	60c "	Increase, 11%.
42	"	$1 10 per yard	$1 35 per yard	Increase, 20%
18	"	1 00 "	1.10 "	Increase, 22%.
33	"	1 50 "	1 75 "	Increase, 10%.
8	Silks			Increase, 16⅔%
10-42	"	75 "	.90 "	Increase, 20%.
10	Linen (Brown Holland)			Increase, 20%.
33-18	" "	.09 per yard	.124 per yard	Wholesale prices advanced, retailed unchanged.
42	" "	15 "	.18 "	Still rising.
10	Table Linens	15 "	.17 "	Increase, 20%
18	"	$1.50 each	$2.00 each	Increase, 13%
42	"	60 per yard	.75 per yard	Increase, 33⅓%
42	"	40 "	.50 "	Increase, 25%
10	Towellings			Increase, 25%
33	" "	2.00 per doz.	2.50 per doz.	Increase, 20%
18	"			Increase, 25%
42	"	10 per yard	12 per yard	Increase, 20%
18	Tweed (Scotch)	08 "	.09 "	Increase, 20%
33		1 00 "	1.20 "	Increase, 12½%
18	Tweed (English)			Increase, 20%
33	"	1 00 "	1.20 "	30% advance
10	(Canadian)			30% advance
18		33 "	.40 "	Quality inferior.
33		60 "	.75 "	
10	Serges			30% advance
18		25 "	30 "	Quality lighter
33		1 75 "	2 00 "	Increased 14%
10	Covert Cloth (all wool)			Increase 20%
10	Covert Cloth (Union	1 50	2 50 "	Increase 50%
10	Worsteds	1 25 "	1 75	Inferior quality
18				25% higher
33		1 75 "	2 00	14% higher
10	Corduroys			20% higher
18	"			10% advance.
33	"	65 "	.75	20% advance
				20% advance

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE, 1907.

Reference Number	Commodity [Exact quality stated].	Prices [for same quantity or measure] June, 1897	June, 1907.	Remarks.
10	Thread (Silk)			
18	" "			
33	" "	.05 spool	05 spool	50% advance
10	" (Linen)			
18	"			50% advance
33	"	.10 per spool	.12 per spool	15% advance
10	(Cotton)			50% advance
18				20% advance
33	" "	05 spool	06 spool	10% advance
10	Ribbons			20% advance
18	"	.15		15% advance.
42	"	10	20	33⅓% advance
33	Blankets	12	12½	25% advance
18	"		.15	25% advance
42	"	40 per lb	60 per lb	20% advance
33	"	$2 00	$2.25 per pair	50% advance
10	Comforters			12½% advance
18	"			20% advance
33	"	$2 00 each	$2 50 each	20% advance
18	Elastic			25% advance
18	"			30% advance
10	Embroideries	10 per yard	12½ per yard	20% advance
18	"			25% advance
33		10	12 "	20% advance
18	Buttons			20% advance
42		108 gross	12c. gross	15% advance
33		90 gross	108 gross	20% advance
18	Pins and Needles			11% advance
33				15% advance
10	Yarns			No [illegible] advance [illegible]
18	"	90c per lb	$12.0 per lb	15% advance.
33	"	90c per lb.	.80 per lb	33⅓%
10	Umbrellas and Parasols			33⅓%
34	" "			20% advance.
4	" "			25% higher
24	" "			20% advance.
				5% advance; quality inferior
	Clothing:			15% advance
33	Men's Ready-Made Suits			
34	Men's Ready-Made Suits (Tweed)			20% advance.
34	Men's Ready-Made Suits (Worsted)			30% to 40% advance.
34	Men's Ready-Made Suits (Serge)			35% advance.
10	Men's Made-to-Order Suits (Serge)	$30 00	$25 00	35% advance
18	Boys' Ready-Made Suits			Advance of $1 25 on making alone [illegible] year.
34	Boys' Ready-Made Suits (Tweeds)			20% advance
34	Boys' Ready-Made Suits			
34	Boys' Ready-Made Suits (Worsted)			25% to 30% advance
33	Men's Overcoats			
34	Men's Ready-Made Overcoats (Tweed)			25% to 30% advance.
34	Men's Ready-Made Overcoats (Frieze)			20% advance
34	Men's Ready-Made Overcoats (Beaver Cloth)			45% advance.
10	Men's Underwear (Wool)			35% advance.
48	" "	$1 00	$1 35	35% advance.
30	" "			35% advance
33	" "			12½ to 20% advance.
10	Men's Underwear, Cotton			35% to 50% advance
18	" Cotton	40	50	20% advance
33	" Cotton			25% advance
34	" Cotton			Quality reduced
4	Bath Robes, Dressing Gowns, etc.			20% advance.
				33⅓ to 50% advance
10	Ladies' Dressing Gowns, Cotton			10% advance; further advances on [illegible] spect.
33	" "	50	65	
10	Ladies' Whitewear			30% advance
18	"			20% advance
4	Pyjamas and Night Gowns			20 to 25% advance
				Quality reduced
10	Boys' Underwear (Cotton			15% advance; further advances on [illegible] spect.
34	"			
33	" "			Have advanced 20 to 25
33	"			Have advanced 35 to 50
16	"			Have advanced 35 to 50
33	" Wool			Have advanced 20
34	"			Have advanced 20 to 25
10	Women's Skirts			20% advance
18	"			35 to 50% advance
33	" "			20 to 25% advance
10	" " (Silk			10% advance
33	Women's Blouses			20% advance
10	Raincoats			50% advance
42		$9 00	$10 00	20% advance
18		$8 00	$9 00	Quality reduced
33	"			12½% advance
				10% advance
				20% advance

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE 1907

Reference Number	Commodity (Exact quality stated)	Prices (for same quantity or measure). June 1897.	June, 1907.	Remarks
18	Mantles			10% advance
33				30% advance
42				10% advance
10	Millinery	$10 00	$11 00	25 to 50% advance
4				12½% advance
10	Shawls	7[illegible]	$1 10	46% advance
18				20% advance
10	Handkerchiefs	25	35	15% advance
18		10	.12½	40% advance
33				25% advance
34				25% advance
42				25% advance
4				15% advance
10	Hose, Men's	40	50	20% advance on both silk and linen
4				25% advance
18				15% advance
34				Quality reduced
10	Women's	40	50	35 to 50% advance
18				
39	children's			Quality reduced
33	Gloves			45 to 50% advance
10	Gloves, Men's	$1 00	$1 35	20% advance
4				35% advance
10	Women's	$1 00	$1 25	30 to 40% advance
18				25% advance
33	" Children's			Quality reduced at same prices
4	Gloves			30 to 40% advance
				25% advance
	Men's Furnishing			
33	Men's Hats			
10	Men's Hats Stiff Felt	$2 00	$2 00	15 to 20% advance
18				Unchanged
46				Quality reduced
33				20% advance
10	Soft Felt	$2 00	$2 00	35% advance
33				
10	Straw	$1 50	$2 00	25% advance
18				
33				10% advance
46				35% advance
10	Cloth caps	50	50	Slight advance
39				
33	"			
4	Fancy Waistcoats			25% advance
33	Men's Shirts			30% advance
10	Men Shirts White	75	$1 00	10% advance
33				15% advance
10	coloured	75	$1 00	33⅓% advance
33				35% advance
18				Quality reduced
4				35% advance
4	Collars and Cuffs	$1 00	$1 25	Quality reduced
18				25% advance on all lines
34				Same Price, inferior quality
4				Quality reduced
10	Suspenders	50	.65	10% advance
34				Price same; quality reduced
33	Neckwear			30 to 40% advance
10				20% advance
18				Same Price
				Quality reduced
21	*Footwear*			
10	Boots and Shoes	$3 00 per pair	$3 75 per pair	10% advance
50		$3 50	$4 25 "	25% advance
10	Rubbers	60 per pair	75 per pair	21% advance
50		80 per pair	$1 00 per pair	50% advance
				25%
	Fur Goods			
34	Men's Muskrat Lined Coats			
33				35% advance
46	Men's Coon Coats	$50 00	$75 00	25% advance
10	Fur Caps, Mink	$18 00	$30 00	50% advance
34	Mink			66% advance
46				75% advance
10	Otter	$20 00	$30 00	50% advance
34	Otter	$20 00	$30 00	75% advance
46	Otter			100% advance
10	Persian Lamb	$10 00	$14 00	50% advance.
34	Persian Lamb			40% advance
34	Persian Lamb			50% advance
10	Fur Coats Ladies Seal	$275 00	$350 00	40% to 50% higher
46	Seal			
10	Muskrat	$45 00	$65 00	10% to 45% increase
42	Muskrat	$40 00	$45 00	45% increase
46	Muskrat			12½% increase
50	Persian Lamb	$125 00	$200 00	30% this season
42	Persian Lamb	$100 00	$110 00	00% increase
22	Ladies Muffs Mink	$25 & $35	$50 & $75	10% increase
42	Mink	$25 00	$35 00	Increase 100
46	Mink			Increase 40
10	Per[illegible] Lamb	$10 00	$20 00	50% advance
42	[illegible] Lamb	$8 00	$10 00	100%
46	Lamb			25% advance
10		$25 00	$50 00	40-50
				Increase 100

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES OTTAWA, CAN., JUNE 1907 AND JUNE 1906.

Reference Number	Commodity [Exact quality stated]	Prices [for same quantity or measure] June, 1907	June, 1907	Remarks
10	Ladies' Boas, Mink	$35 00	$55 00	Increase 60%.
12	" (Feather			Unchanged
	House Furnishings			
33	Curtains			
14	"	$5 00 per pair.	$6 00 per pair	Increase 20%.
10	"	8 50 "	10 50	Increase 24%.
42	"	1 00 "	1 25	Increase 25%
18	"	6 00 "	7 50	Increase 25%
29	" (lace)			Increase 25%.
29	" (heavy	4 50	6 50	Increase 30%.
13	Carpets	1 25 per yard	1 40 per yard	Increase 14%.
18	"	1 00	1 15	Increase 20%.
29	" (pile)	1 45	1 70	Increase 15%.
29	" (brussels	1 25	1 50	Increase 25%.
10	" (pile	1 60	1 80	Increase 12%.
33	"		2 00	Increase 25%.
18	Blinds	75	1 00	Increase 25%.
14	"	75	90	Increase 20%.
10				Increase 20%.
18	Oilcloth	25	30	An advance advised for autumn of 1907
29	"			Increase 20%.
13		25 "	30	Unchanged
10				Increase 25%.
18	Linoleum	60 "	75	An advance advised for autumn of 1907
13		90 "	1 05	Increase 25%.
10				Increase 16%.
33				An advance advised for autumn of 1907
				Increase 20%.
	Furniture			
29	Drawing Room Sets	$49 00	$44 00	Increase 12½%.
29	Dining Room Sets (oak)	74 00	85 00	Increase 15%.
20	Bed Room Sets (oak)	40 50	46 00	Increase 15%.
10	Bed Room Sets (cheap)	7 50	10 00	Increase 33⅓%.
29	Tables (extension)	18 00	25 00	Increase 40%.
10	"			Have advanced 20%.
29	Chairs (cheap)	35	.45	Have advanced 80%.
10	"			Have advanced 20%.
29	Beds (iron)			Unchanged
10	" (iron)	$3 75	$5 00	Increase 33⅓%.
29	Mattresses			Unchanged
10	"			Unchanged
29	Springs			Unchanged
10	"			Unchanged
16	Musical Instruments (pianos, organs, etc.)			Wholesale prices have advanced no increase to public. Retail prices have advanced 5-10% but instruments have somewhat improved in quality
27	Musical Instruments (pianos, organs, etc.)			
	Kitchen Utensils			
31	Stoves			
29	" ("The Daisy	$15 00	$17 00	Have advanced 25%.
9	" ("McClary's	11 85	17 85	Have advanced 14%.
10	Refrigerators			Have advanced 47%.
12	"			Have advanced 10%.
12	Tinware			Have advanced 33⅓%.
10	Woodenware			Has advanced 33⅓%.
12	Tubs			20-25% advance
15	Tubs			Have advanced 25%.
12	Pails			Have advanced 20%.
10	Wringer			Have advanced 25%.
10	Mops	$3 75	$ 4.75	Increase 20%.
10	Brushes	10	15	Increase 50%.
10	Nickel plated ware	10	15	Increase 50%.
10	Brooms			Increase 25-33
15	"	25	40	Increase 20
		25	30	Increase 20%.
	Crockery and Glassware			
10	Crockery			
42	"			Has advanced 25%.
10	China			About the same
12				Has advanced 25%.
10	Glassware			About the same
42	"			Has advanced 25
				Has advanced 10
	Hardware			
12	Axes	50	.75	Increase 50%.
12	Saws	50	1 00	Increase 100%
12	Hammers	30	45	Increase 50%.
12	Planes	75	90	Increase 20
31	Shears and Scissors			Have advanced 20%.
31	Can-openers			Have advanced 20%.
31	Knives			Have advanced 25%
12	Knives			Have advanced 50%
31	Forks and Spoons			Have advanced 25%.
31	Razors			Have advanced 25%.

TABLE SHOWING COMPARATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE 1897 AND JUNE 1907

Reference Number.	Commodity [Exact quality stated]	Prices [for same quantity or measure] June, 1897	June, 1907.	Remarks.
12	Hinges			Have increased 50%.
31	Bolts and Nuts			Have advanced 15%.
31	Nails			Have advanced 20%.
32	Nails (3-inch)	$2.15 per keg	$2.80 per keg	Have advanced 30%.
12	"	1.90 "	2.50 "	Have advanced 26%.
12	" (cut)	2.10 "	2.60 "	Have advanced 24%.
31	Locks			Have advanced 25%.
12	"			Have advanced 50%.
31	Door bells			Have advanced 15%.
31	Screws			Have advanced 10%.
31	Wire			Have advanced 10%.
32	Wire (barbed)	$2.25 per 100lbs.	$3.00 per 100lbs.	Have advanced 33⅓%.
31	Tin			Has advanced 30%.
31	Galvanized Iron			Has advanced 25%.
31	Garden Tools			Have advanced 20%.
32	Bar Iron			Increase, 28%.
32	Binder Twine	$1.75 per 100lbs.	$2.50 per 100lbs.	Increase, 83%.
32	Rope	7.25 "	$13.50 "	Increase, 50%.
32	Tarred Felt	.10 per lb.	.15 per lb.	Increase, 33⅓%.
32	Belting	.45 per roll	.60 per roll	Has advanced about 30%.
32	Woodwork for waggons and carriages			Has advanced about 40%.
12	Screen Doors			Have decreased 10% on ready made goods.
10	"			Have advanced 10% on better class
	Paints:			
23	Varnishes			Increase, 10-20%.
23	Turpentine	$ .60 per gal.	$1.00 per gal.	Increase, 66⅔%.
39	Turpentine	.65 "	1.00 "	
32	Mixed paints	1.40 "	1.65 "	Increase, 18%.
23	Window Glass			Increase, 25%.
32	White lead	$6.00 per 100lbs.	$8.00 per 100lbs.	Increase, 33⅓%.
23	"	4.75 "	8.00 "	Increase, 70%.
32	Paris green	.20 per lb.	.35 per lb.	Increase, 75%.
23	Oils	.42	.70	Increase, 66⅔%.
39	Linseed oil	.65	.70	
23	Wall paper			Little change.
	Druggists' Supplies			
19	Drugs			There has been a steady increase in crude drugs; retail prices have slightly advanced
19	Hair Brushes			Have advanced 25%
19	Combs			Have advanced 25%
19	Sponges			Have advanced 50%
19	Chamois			Have advanced 35%
19	Rubber Goods			Have advanced 20-35%
	Leather Goods, etc.:			
	Trunks:			
7	Cheap	$2.25	$2.50	Increase, 11%
7	Medium	7.00	7.00	No advance
7	Best	28.00	40.00	Increase, 43%
10-24	Trunks			Increase, 35%
7	Bags			
7	Gladstone	$14.50	$18.00	Increase, 25%
7	Suit Cases	7.50	7.50	No change.
7	Hand-bags	8.50	10.00	Increase, 30%
34	Bags			Increase, 35%
10	Portmanteaus	$28.00	$35.00	Increase, 25%
10	Belts			Increase, 25%
7	Belts	.60	.75	Increase, 25%
34	"			Increase, 25%
42	"			Advance, 15%
18	Purses	$1.00	$1.20	Advance, 25%
10	"			Advance, 20%
42	"			Higher, 25%
				Higher, 25%
	Books and Stationery:			
22	Books			Little change.
22	Magazines and Periodicals			Little change.
22	Paper (writing)			Little change.
22	" (printing)			Advance, 20%
22	Inks			Unchanged.
22	Pens			Unchanged; Esterbrooks advanced 10%
22	Fountain Pens			Prices unchanged; quality improved
22	Pencils			Somewhat cheaper.
22	Bookkeepers' Supplies			Unchanged.
22	Christmas Cards, etc.			Same price; quality improved.
22	Printing, Engraving and Binding			Has advanced 20%.
	Jewellery:—			
45	Diamonds			Have advanced 40%.
45	Watches			Somewhat cheaper than 10 years ago, but are advancing again.
45	Clocks			Have advanced 10-25%.
45	Silverware			Has advanced 20-25%.
10	"			Has advanced 25-35%.

TABLE SHOWING COMPARRATIVE RETAIL PRICES OF STAPLE COMMODITIES, OTTAWA, CAN., JUNE, 1897 AND JUNE 1907

Reference No.	Commodity (Exact quality stated).	Prices. (for same quantity or measure. June, 1897	June, 1907	Remarks
45	Opera Glasses & Optical Goods			Have advanced 10%.
45	Miscellaneous Jewellery			Has advanced 10-15%.
	Tobacco, Cigars, etc.:			
	British Consol (Plug)			Wholesale prices have advanced, but retail prices are unchanged
	T. and B. (Plug)			
	Briar			
24	Package Tobaccos	10c. per packages.	10c. per package	Size of packages reduced from 1-10 lb. to 1-11 or 1-12 lb.
24	Cigars	10c. each	2 for 25c.	Duty has been increased 50c. per lb. Imported cigars have increased 25%.
24	Pipes			
	Cheap Lines			Have advanced 15%.
	G. B. D. make			Have advanced 25%.
	B. B. B. make			Have advanced 15%.
24	Pouches (rubber)			Have advanced 20%.
24	Sundries (holders, cleaners, match cases, etc.)			Have advanced 15%.
	Sporting Goods:			
26	Tennis.			
26	Rackets			No advance.
26	Balls	$3.75 per doz.	$4.25 per doz.	Increase, 13%.
	Nets	3.00	3.50	Increase, 16%.
25	Shoes	1.40	1.75	Increase, 25%.
26	Cricket outfits			Have advanced 10-20%.
26	Lacrosse Sticks	2.00	3.00	Increase, 50%.
26	Hockey sticks, pucks, nets, etc.			Have advanced 10-20%.
26	Baseball sundries			Have advanced 10-20%.
26	Bicycles	1.00	60.00	Have decreased 40%.
26	Guns, rifles, etc.			Are somewhat cheaper.
26	Ammunition			Has advanced 15-25%.
26	Boats and canoes	30.00	44.00	Have advanced from 25% up.
26	Oars and paddles			Have advanced 10%.
26	Boxing gloves			Have advanced 10%.
26	Roller and other skates			Have advanced 10%.
26	Croquet sets			Have advanced. 10-20%.
26	Indian clubs and dumb bells			Have advanced 10-20%.
26	Punching bags, mitts, gloves, shoes, etc.			Have advanced 10%.
26	Exercisers			Have advanced 10-20%.
26	Fishing rods, reels, flies, etc.			Have advanced 20%.
26	Uniforms			Somewhat cheaper owing to improved methods of manufacture.
	Fuel and Lighting:			Have advanced 15%.
	Coal:			
21	Anthracite	$6.50 per 2,000lbs.	$7.25 per 2,000 lbs.	Increase, 11%.
21	Bituminous (grate)	7.50 " "	9.00 " "	Increase, 20%.
	Gas:			
37	Lighting	1.50 " 1,000 cu. ft.	1.10 per 1,000 cu. ft.	Decrease 26%.
37	Cooking	1.25 " "	1.10 " "	Decrease, 12%.
	Electricity:			
38	Lighting	20c. per 1,000 Watt hrs. Discount 25%	12c. per 1,000 Watt hrs. Discount 40%	Decrease, 52%.
	Coal Oil:			
	American	$ .25 per gal	$ .25 per gal.	Decrease, 52%.
	Canadain	.16 "	.20 "	Unchanged.
	Wood:			
21	Hard	$4.50 per cord	$5.75-$6.00 per cord	Increase, 25%.
21	Soft	$3.00 " "	4.00 "	
21	Mill wood	2.00 " (4 ft.)	3.00 "	
	"	.60 per load	1.00 per load	Increase, 33⅓%.
	"	.70 " (22-in.)	1.25 "	

APPENDIX B.

LIST OF PERSONS, FIRMS, ETC., SUPPLYING INFORMATION.*

Name.	Subject of information supplied.
Assessment Department, Ottawa,	Taxation, valuations, etc.
Bambrick, J.	Groceries
Bate, H. N. & Co.	Groceries
Beament & Johnson,	Men's Furnishings
Bishop, John	Money and interest.
Bishop, Wm.	Real estate and insurance
Borbridge, S. H.	Trunks, leather goods
Bodega Hotel	Board
Booth, J. R.	Wages
Bryson, Graham & Co.	Dry goods, groceries, clothing, furniture, etc.
Citizen, The	Market prices, 1897 and 1907
Collegiate Institute, Ottawa	Education
Charleson, W. G.	Hardware
Cleghorn & Beatty	Carpets, curtains, etc.
Davidson & Cleary,	Dentists
Draper, P. M.	Wages
Dufour, J.	Wages
Esmonde, J. P. & F. W.	Kitchen untensils, stoves, refrigerators
Fire Department, Ottawa	Wages
Fleck, Alex.	Wages
Foster, Dr. A. L.	Professional services
Garland, John M.	Wholesale drygoods
Gibson, Thos.	Professional services
Graham & Elliott	Drugs
Haycock, R. H.	Insurance, interest, etc.
Heney, John & Son	Coal and wood
Hope, Jas. & Sons	Books and stationery
Howe, W. S.	Paints, wallpapers, etc.
Irvine, W. J.	Tobacco
Kavanagh Bros.	Groceries and provisions
Ketchum & Co.	Sporting goods
Lindsay & Co.	Musical instruments
Lapointe, M.	Fish
Lewis, M.	Rentals
Luke, S. A.	Furniture
Matthews, The Geo. Co., Ltd.	Meats and provisions
McKinley & Northwood	Hardware
McElhinney, Mark	Dentistry
McMorran, R. N.	Dry goods
Macs, The Two, Ltd.	Clothing, hats, etc.
May, Geo.	Leather Goods
North American Life Insurance Co.	Life insurance
Orme & Son	Musical instruments
Ottawa Gas. Co.,	Fuel and lighting
Ottawa Electric Co.	Light and electrical energy
Ottawa Electric Ry. Co.	Wages
Queen City Oil Co.	Oils
Police Department, Ottawa	Wages, cab hire, etc.
Porter, N. D.	Real estate
Poulin, L. N.	Drygoods
Power, P. J.	Wages
Presbyterian Ladies' College	Education
Pyke, M. M.	Laundry
Public School Board	Education
Rogers, S. Maynajd	Undertaking
Rosenthal, A. & Co.	Jewellers
Sacred Heart Convent	Education
Separate School Board	Education
Sims, H. J. & Co.	Furs, hats, etc.
Slattery, B.	Meats
Slinn, B.	Bread and confectionery
Stevens & Sons,	Footwear
Walker & Co.	Bakers and confectioners
Workman & Co.	Hardware

*The Association wishes to express its thanks to the persons and firms who, at considerable inconvenience to themselves, made the necessary search for the information used in the above memorandum.